



Commission Meeting

February 22, 2019

475 SW 5th Street, Suite D

Des Moines, IA, 50309

Meeting Book - February 2019 Commission Meeting

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Adjournment

UPCOMING MEETING DATES:

May 17, 2019

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IOWA COLLEGE STUDENT AID COMMISSION

Executive Director's Report February 2019

All Iowa Public High Schools Receive Student-Specific FAFSA Completion Data

The mission to provide student-level Free Application for Federal Student Aid (FAFSA) completion data to Iowa high schools began with a pilot in one region of the state – a partnership between Iowa College Aid and AEA PREP (Area Education Agencies' Postsecondary Readiness and Equity Partnership). Thirteen months later, we have officially expanded to 100 percent participation – all public high schools in Iowa are now receiving student-level FAFSA data.

We are now working to train all of our local access managers on how to best utilize these data. This student-level report has started a statewide conversation around FAFSA completion, and we hope to see an increase in Iowa's FAFSA completion rate in the years to come, now that school counselors are better equipped to assist their students!

GEAR UP Iowa Annual Conference

Iowa College Aid will hold its fifth annual GEAR UP Iowa Conference, February 26th and 27th. This year's conference is entitled, "The Power of Promise." The event will take place at the Gateway Hotel in Ames and will follow the traditional conference format on day one, with guest speakers and peer sharing. Day two will feature in-depth planning sessions to prepare for the cohort's transition into senior year next fall, as well as an invitation-only track for school administrators will feature practical lessons from South Tama County School District Superintendent, Jared Smith. Over a hundred attendees are set to attend the conference, with administrators, coaches, counselors, and teachers from all 12 GEAR UP Iowa schools, community partners and exhibitors will also be in attendance.

Future Ready Iowa

We anticipate appropriations from this legislative session to fund two new programs created by the Future Ready Iowa Act: the Future Ready Iowa Skilled Workforce Last-Dollar Scholarship and the Future Ready Iowa Skilled Workforce Grant. Iowa Governor Kim Reynolds has recommended \$17.2 million and \$1 million for these programs, respectively.

Website Redesign

On February 11, Iowa College Aid launched a redesigned website, crafted to reflect our brand identity and our various audiences. The new, streamlined look showcases our brand colors, fonts and icons, as well as our motto. Because our web metrics tell us most of our users are looking for help with state financial aid, that information is most prominent on the home page. Large graphic blocks make navigation quick and simple, with minimum clicks, for schools/communities and students/families. We also took this opportunity to hone and improve the content on the site, eliminating redundant or outdated pages. Even the URLs are shorter and clearer. The next phase of our site redesign will involve revamping the Higher Education Data Center and making our PDFs accessible for users with visual impairments.

IOWA COLLEGE STUDENT AID COMMISSION

Minutes of Meeting November 16, 2018

Members Present:

Manny Atwood
Tim Fitzgibbon
Mark Putnam
Barbara Sloniker
Jeremy Varner

Cecil Dolecheck
Katie Mulholland
Doug Shull
Emily Stork
Cindy Winckler

Members Absent:

Michael Ash
Jeff Edler
Herman Quirnbach

Cassandra Bond
Rachael Johnson

Staff Present:

Todd Brown
Elizabeth Keest-Sedrel
Julie Ntem
Carolyn Small

Jennifer Christensen
Karen Misjak
Christina Sibaouih
Mark Wiederspan

Guests Present:

Gary Adams
Janet Adams
Dr. Ralitsa Akins
Angie Carlson
David Epley
Allen Goody
Sue Huppert
Lois Leyte
Larry Lutz
Robin Madison
Christopher Meyer
Melissa Stover

Iowa Student Loan
General Public
Des Moines University
Capri College
House Democratic Staff
Bankers Trust Capital Management
Des Moines University
Capri College
Strada Education Network
Legislative Services Agency
Strada Education Network
Bankers Trust

Call to Order

The Iowa College Student Aid Commission met for a regularly scheduled meeting on September 21, 2018 at Des Moines University in Des Moines, Iowa. Commission Chair Mulholland called the meeting to order at 10:02 a.m..

Provost's Welcome

Dr. Ralitsa Akins, Provost at Des Moines University, welcomed the Commission to campus.

Executive Director's Report

Ms. Misjak said the Course to College Program's FAFSA Completion Initiative kicked off October 1 with the opening of the 2019-20 FAFSA cycle. Events are scheduled across Iowa. The Commission signed data sharing agreements with each Iowa Area Education Agency, allowing AEAs to report student-level FAFSA completion data to all schools in their region. Counselors use the data to help individual students complete the FAFSA. Misjak shared Iowa is the only state automating student-level data to every school.

Ms. Misjak advised the College Application Campaign, a second initiative in the Course to College Program, is also underway. This initiative provides resources in the schools to help students apply for college. Ms. Misjak said 55 school events have been held to date with more than 1,100 college applications submitted by participating students.

Ms. Misjak said October 1 marked the launch of the first course offered by the Iowa College & Career Readiness Academy. She stated the Iowa Department of Education has reviewed the program and endorsed the initiative. The Des Moines Public School District has requested a special session of the program for their staff to ensure personnel is trained on college and career readiness.

Ms. Misjak said grant proposals for this year's Local College Access Network grants are being accepted. Staff have reached out to Future Ready Iowa Summit communities to highlight and promote Iowa College Aid's collective impact work.

Ms. Misjak reminded Commissioners of recent Future Ready Iowa Summits held across the state. Staff attended or presented at several events. She said staff are reviewing the Future Ready Iowa Act and are drafting administrative rule language around the Last Dollar Scholarship. Staff are also working with Volunteer Iowa to develop an implementation plan for the mentorship requirement through AmeriCorps members. Ms. Misjak noted Iowa College Aid materials were included in Future Ready Iowa Summit Playbooks. The Commission is positioned to support Future Ready Iowa in several ways.

Ms. Misjak said she and Commissioner Mulholland reported the proposed budget for FY2020 to the Governor on November 13. The major change was the reallocation of funds from the Iowa Teacher Shortage Loan Forgiveness Program to the general administration line. Ms. Misjak said one-time costs for implementation of the Future Ready Iowa program have also been added to the budget.

Commissioner Mulholland said the proposed budget request was framed as supported by the entire Commission. She added 99% of the Commission's requisition fulfills the Commission's objective of serving Iowa students.

Ms. Misjak shared a picture of the signage added to the front of the new office building.

Minutes of Meeting

Motion: Commissioner Shull moved to approve the meeting minutes for the September 21, 2018 Commission Meeting. Commissioner Varner seconded the motion, which passed unanimously.

Administrative Rules

Mr. Brown recommended board action to adopt amendments to Chapter 8 "All Iowa Opportunity Scholarship", Chapter 20 "Iowa National Guard Educational Assistance Program" and Chapter 25 "Rural Iowa Advanced Registered Nurse Practitioner and Physician Assistant Loan Repayment Program" as well as the new Chapter 26 "Health Care Loan Repayment Program". All four rules implement statutory changes made during the 2018 legislative session. These items were reviewed and approved during the July 2018 Commission meeting and have now gone through a public comment period and reviewed by the Administrative Rules Review Committee. Mr. Brown said there were no public comments submitted nor any concerns expressed by the Administrative Rules Review Committee. As a result, no changes have been made to the language since they were presented to the Commission in July. These rules are being presented to the Commission as adopted rules.

Motion: Commissioner Putnam moved to adopt the following Administrative Rules: Amendments to Chapter 8 – "All Iowa Opportunity Scholarship", Amendments to Chapter 20 – "Iowa National Guard Educational Assistance Program", Amendments to Chapter 25 – "Rural Iowa Advanced Registered Nurse Practitioner and Physician Assistant Loan Repayment Program", New Chapter 26 – "Health Care Loan Repayment Program". Commissioner Sloniker seconded the motion, which passed unanimously.

Print Contract Renewal

Ms. Sedrel said ColorFX / Mittera Group handle print and storage of the Commission's publications. Staff are happy with recent improvements in ordering and inventory tracking. This extension request is the last of the available extensions for this contract.

Motion: Commissioner Shull moved to authorize the Executive Director to exercise the option for a one-year extension, not to exceed \$200,000 annually, of the Printing, Storage and Distribution Services master contract with ColorFX / Mittera Group. Commissioner Putnam seconded the motion, which passed unanimously.

Strada Education Network Presentation

Ms. Misjak introduced Larry Lutz, the Executive Vice President of Corporate Development from Strada Education Network and President of Education at Work. Mr. Lutz presented how the Strada Education Network transformed from the largest FFELP guaranty agency in the nation to a philanthropic organization whose activities serve to develop pathways between education and employment.

In response to a request for best practices from Commissioner Fitzgibbon, Mr. Lutz suggested foundationally creating capacity while working with individuals one-on-one.

Commissioner Mulholland noted the visuals were appreciated, in particular the use of circles rather than lines as education is no longer linear and there are many opportunities for success.

In response to a question from Commissioner Winckler, Mr. Lutz said Strada Education Network realizes there are many opportunities to align resources. He said it is important to begin career exploration in late elementary school or early middle school so that students can begin to focus on future careers.

Commissioner Putnam offered many students do not have the brain development in middle school to think in complex ways and understand future paths. He continued his statement is not a criticism of programs, more that the challenge is to determine what is missing and approach from there.

Commissioner Winckler said the greatest indicator of success is for the individual to believe that they can succeed.

Bankers Trust Capital Management Presentation

Ms. Misjak introduced Melissa Stover from Bankers Trust to provide the annual overview of investments in the Trust. Ms. Stover introduced Alan Goody, the managing director for Bankers Trust Capital Management who manages the GEAR UP Trust. Mr. Goody provided an update on Trust financials.

In response to a question from Commissioner Putnam, Mr. Goody stated BTCM would work with the Commission should liquidity needs that exceed the cash balance arise. Mr. Goody added all parties are comfortable with the current allocation given the time horizon of the program.

In response to a question from Commissioner Fitzgibbon, Mr. Goody advised the taxable bonds included in the portfolio are corporate bonds, rather than municipal bonds. He added the bonds are taxable but the program does not pay tax on the bonds.

Ms. Misjak advised there are three more years for funds to be deposited into the Trust. The deposit typically occurs in April or May of each year.

Audit and Finance Committee

Commissioner Fitzgibbon reported there is no action item from the Committee. He provided a report on the Audit and Finance Committee Meeting held November 1. Commissioner Fitzgibbon said a draft amendment to the collections agreement with the Iowa Department of Revenue was reviewed. This amendment would allow collection on state forgivable loans.

Ms. Misjak elaborated staff reached out to Iowa Department of Revenue to take on the forgivable loans collection rather than incurring the expense to be PCI Compliant. She is working with Emily Willits from the Attorney General's office to ensure the addendum is suitable for the Commission and the fees assessed are appropriate.

Legislative Committee

Mr. Brown reported on recent election outcomes and congratulated re-elected legislators on the Commission.

Mr. Brown reported staff is working to get the two agency bill proposals approved by the Governor's Office. If approved by the Governor's office, staff will need to send the bill language and a memorandum to Legislative Services Agency by November 28.

Mr. Brown reported he was present at the budget presentation mentioned earlier by Ms. Misjak. He stated Ms. Misjak and Commissioner Mulholland answered questions and represented the Commission well.

Board Structure Subcommittee

Commissioner Mulholland said the committee met via conference call on November 8. She thanked staff for the initial draft of the Strategic Plan and for using the NCHEMS report to inform the proposal. Commissioner Mulholland said the strategic plan draft develops a brand that positions the Commission as a leader and resource in the state for building on existing educational programs. The draft plan recommends no changes to the Commission's name, mission, vision, motto or values.

Commissioner Mulholland explained some of the recommendations from the NCHEMS report have been achieved, specifically the strengthening of the research department and the restructure of Commission membership to represent support of Iowa's students.

Staff Report

Ms. Small provided a report on Postsecondary Registration Approvals, Exemption and SARA Approvals, Exemption Approvals and provided a list of Exemption Applications currently under review. She highlighted the approval of Art of Education University as a new institution. This is noteworthy as laws in Iowa make it difficult to start new institutions.

Ms. Small updated the Commission on the status of a group of schools that currently are not in compliance with Iowa laws and rules. Ms. Small advised that letters were sent to these schools and the next step is to bring a recommendation to the Commission for "Show Cause" order.

Responding to a question from Commissioner Varner, Ms. Small advised the deadline for substantive response is 90 days from the date of the letter. Ms. Small said each notice was sent certified and staff is tracking responses. She explained staff work with schools who make good-faith efforts in order to help them comply.

Commissioner Fitzgibbon asked if there were common reasons for noncompliance. Ms. Small answered Iowa law requires all schools wishing to operate in Iowa under a registration exemption, to apply for the exemption, show they qualify for the exemption, and demonstrate compliance with student protection policies and procedures required of Iowa's traditional colleges and universities. While the bond requirement may be a financial challenge for some institutions, the annual premium on the bond is small. The bond is an expectation of law and there are no exceptions.

Ms. Small shared Iowa Wesleyan announced financial difficulties at the beginning of the month and have since announced their intent to continue operating until spring. Iowa Wesleyan did reach out to staff for best practices in school closing situations. Staff are willing to speak with concerned parents and students.

Ms. Misjak reported year-to-date financials were discussed during the Audit and Finance Committee report. She added the Accountant 3 position has not been filled. It has been reposted and another set of interviews will be forthcoming.

Commissioner Comments

Commissioner Atwood expressed appreciation for the FAFSA Initiative reports.

Commissioner Putnam moved to adjourn the meeting. Commissioner Fitzgibbon seconded the motion, which passed unanimously. The meeting adjourned at 12:01 p.m.

Katie Mulholland, Chair

Doug Shull, Vice Chair

IOWA COLLEGE STUDENT AID COMMISSION

Administrative Rules February 2019

RECOMMENDED ACTION:

**Move to adopt amendments to Administrative Rules Chapter 1 –
“Organization and Operation”.**

COLLEGE STUDENT AID COMMISSION [283]

Adopted and Filed

Rule making related to the Commission's address.

The Iowa College Student Aid Commission hereby amends Chapter 1, "Organization and Operation," Iowa Administrative Code.

Legal Authority for Rule Making

This rule making is adopted under the authority provided in Iowa Code section 261.3.

State or Federal Law Implemented

This rule making implements, in whole or in part, Iowa Code chapter 261.

Purpose and Summary

The amendment reflects the new address of the Commission.

Public Comment and Changes to Rule Making

Notice of Intended Action for this rule making was published in the Iowa Administrative Rules Bulletin on October 24, 2018, as **ARC 4081C**. No public comments were received. No changes from the Notice have been made.

Adoption of Rule Making

This rule making was adopted by the Commission on February 22, 2019.

Fiscal Impact

This rule making has no fiscal impact to the state of Iowa.

Jobs Impact

After analysis and review of this rule making, no impact on jobs has been found.

Waivers

Any person who believes that the application of the discretionary provisions of this rule making would result in hardship or injustice to that person may petition the Commission for a waiver of the discretionary provisions, if any, pursuant to 283 – Chapter 7, Iowa Administrative Code.

Review by Administrative Rules Review Committee

The Administrative Rules Review Committee, a bipartisan legislative committee which oversees rule making by executive branch agencies, may, on its own motion or on written request by any individual or group, review this rule making at its regular monthly meeting or at a special meeting. The Committee's meetings are open to the public, and interested persons may be heard as provided in Iowa Code section 17A.8(6).

Effective Date

This rule making will become effective on May 1, 2019.

The following rule making action is adopted:

Amend subrule 1.2(1) as follows:

283—1.2(261) Organization and operations.

1.2(1) Location. The commission is located at 475 SW Fifth Street, Suite D 430 East Grand Avenue, Third Floor, Des Moines, Iowa 50309-1920 ~~4608~~; telephone (515)725-3400; Internet site www.iowacollegeaid.gov. Office hours are 8 a.m. to 4:30 p.m., Monday to Friday. Offices are closed on Saturdays and Sundays and on official state holidays designated in accordance with state law.

IOWA COLLEGE STUDENT AID COMMISSION

Administrative Rules February 2019

RECOMMENDED ACTION:

**Move to adopt amendments to Administrative Rules Chapter 34 –
“Registered Nurse and Nurse Educator Loan Forgiveness Program”.**

COLLEGE STUDENT AID COMMISSION [283]

Adopted and Filed

Rule making to rescind the Registered Nurse and Nurse Educator Loan Forgiveness Program.

The Iowa College Student Aid Commission hereby rescinds Chapter 34, “Registered Nurse and Nurse Educator Loan Forgiveness Program,” Iowa Administrative Code.

Legal Authority for Rule Making

This rule making is adopted under the authority provided in Iowa Code section 261.3.

State or Federal Law Implemented

This rule making implements, in whole or in part, Iowa Code chapter 261.

Purpose and Summary

The amendments reflect changes to Iowa Code section 261.116 enacted in 2018 Iowa Acts, Senate File 2415, section 20. Section 20 replaces the Registered Nurse and Nurse Educator Loan Forgiveness Program with the Health Care Loan Repayment Program. Administrative rules have been adopted for the new Chapter 26, Health Care Loan Repayment Program. This action rescinds existing administrative rules for Chapter 34, Registered Nurse and Nurse Educator Loan Forgiveness Program.

Public Comment and Changes to Rule Making

Notice of Intended Action for this rule making was published in the Iowa Administrative Rules Bulletin on October 24, 2018, as **ARC 4080C**. No public comments were received. No changes from the Notice have been made.

Adoption of Rule Making

This rule making was adopted by the Commission on February 22, 2019.

Fiscal Impact

This rule making has no fiscal impact to the state of Iowa.

Jobs Impact

After analysis and review of this rule making, no impact on jobs has been found.

Waivers

Any person who believes that the application of the discretionary provisions of this rule making would result in hardship or injustice to that person may petition the Commission for a waiver of the discretionary provisions, if any, pursuant to 283 – Chapter 7, Iowa Administrative Code.

Review by Administrative Rules Review Committee

The Administrative Rules Review Committee, a bipartisan legislative committee which oversees rule making by executive branch agencies, may, on its own motion or on written request by any individual or group, review this rule making at its regular monthly meeting or at a special meeting. The Committee's meetings are open to the public, and interested persons may be heard as provided in Iowa Code section 17A.8(6).

Effective Date

This rule making will become effective on May 1, 2019.

The following rule making action is adopted:

Rescind and reserve **283— Chapter 34.**

IOWA COLLEGE STUDENT AID COMMISSION

Gold Bridge Partners, Inc. Contract Extension February 2019

RECOMMENDED ACTION:

Authorize staff to exercise the option for a one-year extension of the State Scholarship, Grant and Loan Repayment Application and Processing System contract with Gold Bridge Partners, Inc.

Overview

The Commission signed a contract in June 2014 with Gold Bridge Partners, Inc. (GBPI), for customization, configuration and implementation of a secure web-based system, developed specifically for the administration of grant, scholarship and loan repayment programs. The contract covered a one-year period (June 9, 2014 – June 30, 2015) and permits five one-year renewals at the option of the Commission. This will be the final of the five allowable renewal terms, extending the contract term to July 1, 2019 – June 30, 2020.

Staff has been pleased with the performance of GBPI thus far. The new system, the Iowa College Aid Processing System (ICAPS®) has streamlined the administration and distribution of the grant and scholarship programs.

The following represents the expenses outlined in the contract:

Milestone Event	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Development & Implementation	\$316,782 (Paid)	\$158,391 (Paid)	\$0	\$95,034 (Paid)	\$63,356	\$0
Hosting	\$111,158 (Paid)	\$48,242 (Paid)	\$50,004 (Paid)	\$51,854 (Paid)	\$53,797 (Paid)	\$56,637
Maintenance & Support	\$0	\$94,800 (Paid)	\$97,644 (Paid)	\$100,572 (Paid)	\$103,584 (75% Paid)	\$106,692

IOWA COLLEGE STUDENT AID COMMISSION

GEAR UP Iowa Evaluation Advisor Contract Extension February 2019

RECOMMENDED ACTION:

Authorize the Executive Director to enter into a one-year extension contract, for outside evaluation advisory services for the GEAR UP Iowa Project with the National Council for Community and Education Partnerships (NCCEP).

Overview

The GEAR UP Iowa 2.0 project model requires an independent review and audit of the evaluation plan, data collection and evaluation procedures, design and review of reports. Iowa College Aid identified NCCEP, as the USDE-designated technical assistance and training provider for GEAR UP grantees, the sole source vendor to ensure continuity with grant objectives and performance. A sole source procurement was approved by the Department of Administrative Services.

Scope of Work

During this third year extension, NCCEP will work with Iowa College Aid's GEAR UP Iowa project staff to:

- Conduct an independent comprehensive review and audit of any reports associated with GEAR UP Iowa 2.0; e.g., including but not limited to Annual Performance Review (APR) report, Biennial Evaluation Report, and other evaluation reports either internal or for publication. If for publication, NCCEP research staff would have the option of being co-authors.
- These reviews include editing, comprehensive feedback from content experts, including the knowledge of GEAR UP, program evaluation, statistics, research design, methodologies, and analyses.
- The review of evaluation reports of all studies being conducted by GEAR UP Iowa 2.0. While, NCCEP's role and time dedicated for reviewing reports is not capped given the anticipation of predictable amount of reports during this contract duration, if review demands become greater than anticipated, NCCEP and GEAR UP Iowa will co-develop a suitable remedy.
- When preparing reports for publication, NCCEP, as co-authors, will commit to and perform specific duties that may include any of the following: assist in seeking appropriate publication sources, outlining journal requirements, provide guidance and/or consultation on statistical analyses, writing, formatting for publication, edits, and re-submissions as appropriate.

Term of Contract: Second of three, one-year extension options

Cost: \$16,000 per year

IOWA COLLEGE STUDENT AID COMMISSION

Iowa College and Career Readiness Academy Facilitator Contracts February 2019

RECOMMENDED ACTION:

Authorize staff to issue a request for proposals for Facilitators of the Iowa College and Career Readiness Academy courses.

Overview

Iowa College Aid's Iowa College & Career Readiness Academy Program implements a set of e-learning training courses designed specifically to meet the needs of college and career access professionals in Iowa. Courses contain Iowa-specific content that allows them to be modified to suit the participant's role (such as teacher, counselor, administrator, etc.).

These courses will provide educators with access to the necessary information, resources and tools to support all students to be college and career ready, including how to operationalize the Iowa Department of Education's definition, index, regulations for student and district plans, and the practical implementation of the American School Counseling Association model for student advising.

Primary Goal

To issue a request for proposals for knowledgeable college and career access professionals to serve as facilitators for the Iowa College and Career Readiness Academy.

A review of the proposals will be completed by a review committee and a recommendation for board consideration will be delivered to Commissioners.

IOWA COLLEGE STUDENT AID COMMISSION

Texting Service Vendor February 2019

RECOMMENDED ACTION:

Authorize staff to issue a request for proposals for a texting service vendor to support Commission programs.

Overview

As the lead for the administration of the Future Ready Iowa Mentoring Program component, specifically supporting traditional-aged students, Iowa College Aid will build upon existing infrastructure and expand the Course to College and Course to College Corps Programs, which are already in effect. The largest expansion of our reach will be through a statewide, opt-in text campaign. Participating students will receive information about the texting service through counselors, teachers and administrators, distributed through existing communications channels and supplemented by Future Ready Iowa communications channels. The texting service, administered by Iowa College Aid, would allow students to receive timely reminders and connect one-on-one with a virtual advisor, and connect directly with college admissions and other eligible programs.

The service will also support GEAR UP students transitioning to postsecondary, as well as scholarship administration.

Primary Goal

Establishment of contract with a vendor to provide texting services for Commission programs that is FERPA compliant.

A review of the proposals will be completed by a review committee and a recommendation for board consideration will be delivered to Commissioners.



Need-Based Aid for Private, Not-for-Profit Colleges – The Iowa Tuition Grant

ABSTRACT

The costs incurred while earning a postsecondary credential are rising. While those costs are typically highest at private, not-for-profit colleges and universities, students attending those institutions often receive a substantial amount of student aid to offset the expense. In Iowa, the state-funded Iowa Tuition Grant (ITG) provides need-based aid to students attending private, not-for-profit institutions. This study explores how eligibility for ITG impacts students' postsecondary enrollment patterns. It also looks at the association between receiving an ITG award and completing a postsecondary credential. We found that financial aid applicants who were eligible to receive ITG were more likely to enroll in college and more likely to enroll at a private, not-for-profit institution by 3 and 25 percentage points, respectively. Students who received an ITG award were 4-5 percentage points more likely to complete a credential within four, five or six years than non-recipients at the same institutions.

AUTHOR

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Need-Based Aid for Private, Not-for-Profit Colleges - The Iowa Tuition Grant

February 14, 2019

1 Introduction

As the cost of a postsecondary education rises, the efficacy of financial aid programs must be assessed to determine how to best improve student outcomes. Several studies have addressed the role of financial aid in a student's decision to enroll in college (Kane, 2003; Dynarski, 2000; Farrell, Kienzl, 2009). Dynarski (2000) showed that each additional \$1,000 in student aid (through Georgia's HOPE Scholarship) increased postsecondary enrollment by approximately 4 percentage points for middle to high income students.

Less is understood about the effect of additional funding for postsecondary education on persistence towards and completion of a credential. Focusing on the federal Pell grant, a need-based grant awarded to the lowest income FAFSA (Free Application for Federal Student Aid) filers, Bettinger (2004) found that each additional \$1,000 in aid decreased the percentage of students who "stopped out," did not persist from year one immediately into year two, by 3 to 4 points.

There is a well known gap in postsecondary completion rates between low and high income students, and scholarship aid for low-income students helps to close that gap (Goldrick-Rab et al., 2016). Castleman, Long (2016) investigated the causal effect of the need-based Florida Student Access Grant (FSAG) in promoting enrollment, persistence and completion of postsecondary education. The FSAG was awarded to very low-income students, those whose families had less than \$1,590 to contribute to a postsecondary education in 2000-01. They found that aid above the Pell grant not only increased enrollment and persistence at four-year universities, it also had a large effect on completion— a 22% increase in the percentage of students who earned bachelor's degrees within 6 years.

Here, we explore postsecondary enrollment and completion rates for students who were eligible for or received the Iowa Tuition Grant (ITG), a grant with an eligibility cutoff in family adjusted gross income (AGI) at approximately \$85,000. This grant is unique among many need-based grants due to the high income cutoff for eligibility and the requirement that students enroll in private institutions to receive it.

2 Current Research

In this paper we explore whether ITG is successful in increasing (a) enrollment in postsecondary institutions for Iowans who are eligible to receive the grant and (b) postsecondary completion rates for students who are awarded the grant and attend Iowa's private, not-for-profit institutions.

ITG was first appropriated funding in 1969 to address increasing demand at Iowa's three public four-year institutions by offsetting some of the cost at private, not-for-profit four-year institutions.

There is also an ITG grant available for students who attend private, for-profit institutions, but here we focus on not-for-profit institutions. Eligibility for ITG is determined by a student's EFC (expected family contribution), as calculated on the FAFSA. Both the amount of appropriated funding and the eligibility cutoff in EFC have grown substantially since ITG's inception. In 2017-18, ITG accounted for 76% of all state appropriated financial aid awarded to college students and placed Iowa as the state with the highest percentage of state aid awarded to students at private institutions (National Association of State Student Grant and Aid Programs, 2016). Table 1 shows the eligibility cutoff in EFC as well as the average and maximum awards by year. Academic year refers to the year a student would typically be enrolled in college, whereas the filing date of the FAFSA would fall in the prior academic year (although FAFSAs may be filed over a 20 month period of time, so this is not always true).

Academic Year	EFC Cutoff (\$)	Avg Award (\$)	Max Award (\$)	Recipients (N)
2002-03	9,000	2,906	3,600	15,741
2003-04	9,000	2,823	3,550	15,976
2004-05	9,000	3,138	3,875	13,892
2005-06	11,500	3,197	3,900	13,949
2006-07	12,000	3,227	4,000	14,409
2007-08	13,000	3,198	4,000	15,090
2008-09	13,500	3,218	4,000	14,836
2009-10	13,500	2,902	3,565	14,484
2010-11	13,500	3,011	3,700	14,853
2011-12	13,500	2,770	3,500	15,558
2012-13	13,500	3,027	3,840	14,946
2013-14	13,500	3,257	4,110	14,413
2014-15	13,500	3,617	4,550	13,378

Table 1: Summary of ITG award characteristics. For each academic year, we list the EFC eligibility cutoff, the average and maximum awards as well as the number of recipients.

In addition to receiving an ITG award, 75% of recipients were also awarded financial aid through ITG matching. Starting in 2014-15, institutions are required to match 100% of ITG dollars awarded to their students in order to be eligible. These match awards must go to ITG recipients but are not required to be equal in amount to the ITG award, as long as the sum of match awards equals the sum of ITG awards. Lifetime ITG match awards to ITG recipients ranged from \$0 to \$166,790 with an average award of \$19,230. The considerable range in match awards is due to the institutional flexibility to determine which ITG recipients receive a match award and the amount.

In the following sections, we use a logistic regression model to explore the association between ITG and postsecondary enrollment and completion. We discuss the data used in Section 3, our empirical strategy in Section 4 and results in Section 5. We test the sensitivity of our results to the sample analyzed in Section 6 and present conclusions in Section 7.

3 Data

We combined student performance and demographic data with postsecondary enrollment and completion information from the following sources.

3.1 FAFSA

Iowa College Aid receives Institutional Student Information Record (ISIR) data from the federal Department of Education for all Iowans who file the FAFSA. Completion of the FAFSA is required before any student may apply for ITG. We included several demographic data points from the FAFSA in our analysis, including dependency status, first-generation status, gender, Pell recipient status and age at the time the student completes the FAFSA. Also from the FAFSA, EFC is used to determine whether or not a student is eligible for ITG. Finally, students may select up to 10 institutions to send their FAFSA information to, and our FAFSA data includes vendor codes for each indicated institution. If a student with an ITG eligible EFC sent their FAFSA to an eligible private, not-for-profit institution, they would have been informed by that institution that they would be eligible for ITG upon enrollment.

3.2 National Student Clearinghouse

Iowa College Aid collects National Student Clearinghouse (NSC) data for all FAFSA and financial aid applicants in Iowa. NSC matches submitted student name and date of birth to postsecondary enrollment records, provided to NSC by colleges and universities. NSC returns one record for each term of enrollment, including the date of enrollment, college attended, enrollment status (full time, 3/4, half time, 1/4, withdrawn) and the type of institution, four versus two-year and public versus private. Finally, NSC returns information on all postsecondary credentials that a student earned, including the type of degree and program of study. We have received postsecondary enrollment information for FAFSA filers starting with those who filed for the 2002-03 academic year, and we continue to submit for updates bi-annually.

4 Analysis

In the following, we divide our analysis into two parts, focusing (a) on the association between ITG and postsecondary enrollment and (b) on the association between ITG and postsecondary completion. We initially attempted these analyses using a Regression Discontinuity design (RD); however, we found that the data violated assumptions necessary for the RD design to be valid. An RD design uses some cutoff, here the EFC eligibility, to compare students in a small bandwidth around that cutoff (Thistlethwaite, Campbell, 1960). A fundamental assumption is that there should be no discontinuity in the distribution at that cutoff. We found that there is a significant discontinuity in the number of FAFSA filers at the ITG eligibility cutoff and therefore we use the analysis discussed below instead of the RD design.

4.1 ITG and Postsecondary Enrollment

For the first part of our analysis, regarding postsecondary enrollment, we selected all students who filed the FAFSA and indicated that they were first-time college students. Any students with missing data on dependency status or first-generation college student status were excluded. We also omitted any student who did not indicate an institution to have FAFSA records sent to (missing vendor codes). NSC records corresponding to the year in which the FAFSA was filed were matched to ISIR records to determine if a student enrolled that year and the sector of institution the student enrolled in.

We identified students who would have been informed that they could receive the ITG grant. Students who indicated at least one ITG-eligible private, not-for-profit institution in the 10 vendor

codes on the FAFSA and who also had EFCs that fell below the eligibility cutoff would have received information about ITG. The demographics of the population of students who would have been informed of an ITG award versus those who would not have are provided in Table 2.

	ITG Informed	Not ITG Informed
Median Age (years)	18	18
Male (%)	41.6	44.7
first-generation (%)	32.4	35.7
Dependent (%)	79.0	60.3
Pell Recipient (%)	56.8	51.6
Median EFC (\$)	3,242	3,705

Table 2: Demographics of data set used to determine ITG eligibility and postsecondary enrollment.

We used Equation 1 to fit a logistic regression to the data, where $ITG_{Informed} = 1$ if a student was eligible to receive ITG and indicated an eligible institution on their FAFSA. The vector X contains demographic variables including sex, first-generation status, age, Pell recipient status and dependency status as well as the year the FAFSA was filed as a fixed effect. Y is a binary indicator of either enrollment at any institution or enrollment at a private, not-for-profit institution.

$$\text{logit } P(Y = 1) = \beta_0 + \beta_1 ITG_{Informed} + \beta_2 EFC + \beta_3 (ITG_{Informed} \times EFC) + \beta_4 X + \epsilon \quad (1)$$

4.2 ITG and Postsecondary Completion

For the second part of our analysis, regarding postsecondary completion rates, we identified first-time, full-time enrollees at ITG eligible private, not-for-profit institutions for inclusion in our sample. Identifying these students was complicated by Iowa's Senior Year Plus program, through which high school students can complete college-level courses for credit. In 2016-17, over 43,000 Iowa high school students were enrolled in college courses (Iowa Department of Education, 2017). Enrollment in college courses during high school is reflected in NSC data.

Each student's first enrollment in a private, not-for-profit institution was identified from NSC data and matched to the ISIR record corresponding to a FAFSA filed for the appropriate year. Students were omitted from analysis if they were enrolled in a private, not-for-profit institution anytime prior to receiving an ITG award; however, prior enrollment in another sector of higher education was not a reason for exclusion. Only students enrolled full time during their first term of enrollment at a private, not-for-profit institution were included. Finally, students who had received any degree prior to enrollment at a private, not-for-profit institution were omitted. When looking at completion rates, we did not require that a credential be earned at a private, not-for-profit institution, allowing students to transfer.

ITG recipients were identified in the scholarships and grants data system maintained by Iowa College Aid. A student who received any amount of financial aid through ITG was identified with $ITG_{Awarded} = 1$. Total lifetime awards ranged from \$19 to \$24,691. Students who never received an ITG award were identified with $ITG_{Awarded} = 0$. The demographics of the sample use for the completion analysis is provided in Table 3.

	ITG Awarded	Not ITG Awarded
Median Age (years)	18.7	18.7
Male (%)	41.8	45.6
first-generation (%)	30.4	14.4
Dependent (%)	87.4	94.8
Pell Recipient (%)	53.2	3.1
Median EFC (\$)	3,436	24,538

Table 3: Demographics of data set used to determine ITG award status and postsecondary completion rates.

We used Equation 2 to look for an association in postsecondary completion rates and the receipt of an ITG award. Equation 2 is the same as Equation 1, except for the independent variable of interest ($ITG_{Awarded}$). The outcome variable Y is a binary indicator of earning a credential within four, five or six years of enrolling at a private, not-for-profit institution.

$$\text{logit } P(Y = 1) = \beta_0 + \beta_1 ITG_{Awarded} + \beta_2 EFC + \beta_3 (ITG_{Awarded} \times EFC) + \beta_4 X + \epsilon \quad (2)$$

5 Results

Using Equation 1, we found that having received information regarding ITG is positively associated with enrollment in any postsecondary institution and specifically at private, not-for-profit institutions. Table 4 shows the results from the logistic regression with enrollment outcome indicators. The average marginal effects of meeting the criteria for ITG eligibility (EFC and appropriate vendor codes) show an increase in approximately 3 percentage points for enrollment at any institution and an increase of 25 percentage points in enrollment at private, not-for-profit institutions compared to those who would not have received information about ITG grants.

	Enrolled Anywhere	Enrolled at Private, not-for-profit
$ITG_{Informed}$.159*** (.022)	2.211*** (.023)
EFC (\$10,000)	.079*** (.004)	.201*** (.005)
$ITG_{Informed} \times EFC$.021 (.024)	-1.32*** (.026)
Average Marginal Effects	.026*** (.002)	.245*** (.002)
N	499,290	499,290

Table 4: Results from Equation 1 for enrollment outcomes. Average marginal effects of being informed of ITG are included. Standard errors are shown in parentheses. * $p < .10$. ** $p < .05$. *** $p < .01$.

Results from the second part of our analysis, using Equation 2 with graduation rates at four, five and six years as the outcome variables, are shown in Table 5. We found that receiving an ITG award was associated with an increased likelihood of graduating in four, five or six years. The average marginal effect of receiving ITG was roughly 4-5 percentage points for each outcome.

	Graduated (4 yrs)	Graduated (5 yrs)	Graduated (6 yrs)
ITG _{Awarded}	.282*** (.044)	.361*** (.053)	.346* (.058)
EFC (\$10,000)	.073*** (.011)	.087*** (.015)	.121*** (.018)
ITG _{Awarded} \times EFC	.206*** (.054)	.248*** (.065)	.187*** (.070)
Average Marginal Effects	.051*** (.008)	.047*** (.008)	.044*** (.008)
N	34,065	31,350	28,837

Table 5: Results from Equation 2 for graduation outcomes. Average marginal effects of being awarded ITG are included. Standard errors are shown in parentheses. * $p < .10$. ** $p < .05$. *** $p < .01$.

6 Robustness

To determine the sensitivity of our results to the sample, we performed several robustness checks by repeating the analysis for specific sub-samples. In Tables 6 and 7 we show the average marginal effects of being informed of ITG eligibility and receiving ITG, respectively. We considered three sub-samples; students who were eligible for Pell, those who were not eligible for Pell and students within \$5,000 of the ITG eligibility cutoff (either above or below). In Table 6 we found that being informed of ITG eligibility was associated with a 1-4 percentage point increase in enrollment anywhere, depending on the sub-sample; however, the average marginal effect was insignificant for those students near the ITG eligibility cutoff. Having received information regarding ITG eligibility was associated with a 30-35 percentage point increase in enrollment at private, not-for-profit institutions for all sub-samples.

Sub-Sample	Enrolled Anywhere	Enrolled Private, not-for-profit	N
Pell Flagged	.037*** (.003)	.299*** (.002)	261,299
Not Pell Flagged	.011* (.006)	.319*** (.012)	237,991
\pm \$5,000 EFC	.013 (.004)	.350*** (.005)	111,360

Table 6: Average Marginal Effects of having received information regarding eligibility for an ITG award, restricting the data set by sub-sample. * $p < .10$. ** $p < .05$. *** $p < .01$.

The average marginal effects of completion remained significant when isolating the analysis by sub-sample in Table 7. We omitted the Pell-eligible sub-sample because only 307 students were Pell-eligible but did not receive ITG. We found larger average marginal effects on completion, when focusing on these higher income samples.

Sub-Sample	Graduated (4 yrs)	Graduated (5 yrs)	Graduated (6 yrs)
Not Pell Flagged	.053*** (.012)	.047*** (.009)	.034*** (.009)
±\$5,000 EFC	.095*** (.025)	.077*** (.023)	.086*** (.023)

Table 7: Average Marginal Effects of having received an ITG Award, restricting the data set by sub-sample. * $p < .10$. ** $p < .05$. *** $p < .01$.

7 Conclusion

We found that the Iowa Tuition Grant is associated with an increase in postsecondary enrollment, both at any institution (by approximately 3 percentage points) and specifically at private, not-for-profit institutions (at 25 percentage points). Receiving an ITG award is also associated with 4-5 percentage point increases in four, five and six year graduation rates.

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IOWA COLLEGE STUDENT AID COMMISSION

Audit and Finance Committee February 2019

The Audit and Finance Committee will meet prior to the Commission Meeting and a report will be presented at the February 22, 2019 Commission Meeting.

IOWA COLLEGE STUDENT AID COMMISSION

Legislative Committee February 2019

The Legislative Committee met on February 8, 2019 and a report will be presented at the February 22, 2019 Commission Meeting.

IOWA COLLEGE STUDENT AID COMMISSION

Board Structure Committee February 2019

The Board Structure Committee will meet prior to the Commission Meeting and a report will be presented at the February 22, 2019 Commission Meeting.

Iowa College Student Aid Commission
Statement of Net Position
As of January 31, 2019 - FY2019

Assets

Current Assets

Strategic Reserve Fund (Actual)	\$ 26,341,806
GEAR UP 2.0 Scholarship Fund (Restricted)	\$ 19,400
Interest Receivable (Estimate)	\$ 138,997
Other Receivables (Great Lakes) Estimate	\$ 1,157,041
PLP (Estimate)	\$ 24,197
Fees Receivable (Postsecondary)	\$ -
Total Current Assets	\$ 27,681,441

Noncurrent Assets

GEAR UP 2.0 Scholarship Fund (Restricted)	\$ 9,970,377
Capital Assets	\$ 87,865
Accumulated depreciation	\$ (72,210)
Intangible Assets (Nonamortizable)	\$ 1,050,583
Total Noncurrent Assets	\$ 11,036,615

Total Assets	\$ 38,718,056
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Liabilities

Current Liabilities

GEAR UP 2.0 Scholarship Payables	\$ 19,400
Accounts Payable	\$ -
Capital Leases (Remaining 5 months)	\$ 58,494
Total Current Liability	\$ 77,894

Noncurrent Liabilities

GEAR UP 2.0 Scholarship Payables	\$ 9,970,377
Total Noncurrent Liabilities	\$ 9,970,377

Total Liabilities	\$ 10,048,271
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Total Net Position	\$ 28,669,785
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Iowa College Student Aid Commission
Operating Fund
Summary of Resources and Expenditures as of January 31, 2019

Class Name	FY 2019 Budget	YTD Budget	YTD Total	Variance
Revenues				
Federal Support (GU, JRJ & Americorp)	\$ 1,782,993	\$ 1,040,079	\$ 515,787	(524,292)
State Appropriation	\$ 429,279	\$ 250,413	\$ 250,413	0
ETV Foster Care	\$ 589,272	\$ 343,742	\$ 500,000	156,258
Postsecondary Fee	\$ 100,002	\$ 58,335	\$ 124,686	66,351
Interest Revenue	\$ 175,000	\$ 102,083	\$ 194,565	92,482
PLP - Dept of Revenue	\$ 125,000	\$ 72,917	\$ 33,876	(39,041)
Great Lakes Payment	\$ 3,908,540	\$ 2,279,982	\$ 2,751,499	471,517
Other (Reimbursements)				
Total Revenues:	\$ 7,110,086	\$ 4,147,551	\$ 4,370,826	223,275
Expenditures				0
Salary and Benefits	\$ 4,069,348	\$ 2,373,786	\$ 1,995,080	(378,706)
Travel	\$ 118,872	\$ 69,342	\$ 34,110	(35,232)
Office Supplies & Postage	\$ 81,453	\$ 47,514	\$ 37,043	(10,471)
Printing & Binding	\$ 134,802	\$ 78,635	\$ 44,981	(33,654)
Advertising & Publicity	\$ 153,967	\$ 89,814	\$ 23,219	(66,595)
Communications (ICN and Cellular)	\$ 45,377	\$ 26,470	\$ 42,734	16,264
Rentals	\$ 182,764	\$ 106,612	\$ 153,743	47,131
Prof & Scientific Services	\$ 250,127	\$ 145,907	\$ 61,621	(84,286)
Outside Services	\$ 252,140	\$ 147,082	\$ 72,679	(74,403)
Intra-State Reimbursement	\$ 69,598	\$ 40,599	\$ 47,978	7,379
IT Equip. & Software/ Outside Serv	\$ 863,290	\$ 503,586	\$ 582,348	78,762
Sub Grant Payment	\$ 1,000,000	\$ 583,333	\$ 157,203	(426,130)
State Aid / Trust account	\$ 20,000	\$ 11,667	\$ 600	(11,067)
Aid to Individuals	\$ 540,858	\$ 315,501	\$ 326,661	11,160
Total Expenditures:	\$ 7,782,596	\$ 4,539,848	\$ 3,580,000	(959,848)
Net Income Loss For Fund 0163	\$ (672,510)	\$ (392,297)	\$ 790,826	\$ 1,183,123

Iowa College Student Aid Commission
Summary of Resources and Expenditures as of January 31, 2019
Program Summary

	STATE APPROPRIATED PROGRAMS	STATE MANDATED/UNFUNDED PROGRAMS RELATED TO CHAPTER 261 OF IOWA CODE- POSTSECONDARY EDUCATION, BRANSTAD STATE FAIR GRANT, LOAN PROGRAMS	FEDERAL GRANT/PROGRAMS	COMMUNITY ENGAGEMENT	FFELP/PLP COLLECTIONS, GREAT LAKES	TOTALS
FY2019 Number of Programs	12	7	5	3	2	29
FY19 Fed Award (Admin)/ Others		100,000	2,335,680	0	4,208,540	6,644,220
FY2019 State Appropriation/Grant (Scholarship)	63,529,513	11,000	540,856		-	64,081,369
FY2019 State Admin/Fed Drawdown/Fees/Others	250,413	124,686	1,015,787	-	2,979,940	4,370,826
Personnel	327,193	329,188	863,870	462,859	11,970	1,995,080
Travel	1,152	1,172	18,505	13,239	42	34,110
Supplies, Printing & Binding, Postage	11,258	12,322	36,485	21,547	412	82,024
Support-Rent, Communication, Prof/Outside Service	35,701	36,424	167,931	89,414	1,306	330,777
State Legal, Audit, State Reimbursements	7,404	7,904	21,318	11,081	271	47,978
Advertising & Publicity	2,263	2,277	7,182	11,415	83	23,219
State Transfer/Reimbursements/IT	92,942	94,177	259,532	132,296	3,400	582,348
Total Operating Cost	477,913	483,464	1,374,824	741,851	17,485	3,095,536
Scholarship/Aid to individuals/Trust	46,419,161	3,000	327,261	-	-	46,749,422
Payment to Scholarship Trust	-	-	-	-	-	-
Grants to K-12 Schools/Communities	-	-	52,249	104,954		157,203
Total Expenditures (Incl. Scholarship)	46,897,074	486,464	1,754,334	846,805	17,485	50,002,161
Fund Committed for Scholarship and Aid	17,110,352	8,000	214,195	-	-	17,332,547
Net Gain / Loss	(227,500)	(358,778)	(952,743)	(846,806)	2,962,456	576,630
Overall % of Total Expense	93.79%	0.97%	3.51%	1.69%	0.03%	100.00%

IOWA COLLEGE STUDENT AID COMMISSION

Postsecondary Registration February 2019

Postsecondary Registration Approvals

Staff has approved the following noncontroversial registration applications since the last written report to Commissioners in September of 2018.

Shiloh University (in-state mandatory renewal application)
Walden University (out-of-state mandatory renewal application)
Ross University School of Veterinary Medicine (out-of-state mandatory initial application)

Postsecondary Registration Applications Under Review

Adler University (out-of-state mandatory initial application)
Antioch School of Leadership Development and Church Planting (in-state mandatory renewal application)
Bellevue University (out-of-state mandatory renewal application)
Boston University (out-of-state mandatory renewal application)
Concordia University – Irvine (out-of-state mandatory renewal application)
California State University – Northridge (out-of-state mandatory renewal application)
Viterbo University (out-of-state mandatory renewal application)
Blessing-Rieman College of Nursing and Health Sciences (out-of-state mandatory renewal application)
Midwestern Baptist Theological Seminary (out-of-state mandatory renewal application)
San Joaquin Valley College (out-of-state mandatory renewal application)
Waldorf University (in-state voluntary renewal application)
Carrington College (out-of-state mandatory change of ownership application)
DeVry University (out-of-state mandatory change of ownership application)
Northcentral University (out-of-state mandatory change of ownership application)
University of St. Augustine for Health Sciences (out-of-state mandatory change of ownership application)
Hamilton Technical College (in-state voluntary change of ownership application)

Postsecondary registration evaluation reports for approved schools are available upon request.

Initial Iowa SARA Approvals

None

Initial Iowa SARA Applications Under Review

None

Iowa SARA Renewal Approvals

Shiloh University
University of Iowa
Briar Cliff University
Morningside University
University of Northern Iowa
Cornell College
Dordt College

Iowa SARA Renewal Applications Under Review

Graceland University
Mercy College of Health Sciences
Faith Baptist Bible College and Theological Seminary
Northwestern College

Iowa Exempt School Approvals

Perfect Touch Wellness Center School of Massage
University of Iowa
Mercy College of Health Sciences
Luther College
Dordt College
Tri-State Learning Center

Iowa Exempt School Applications under Review

Inspirit Institute
East West School of Integrative Healing Arts
Bio-Chi Institute of Massage Therapy
LeMars Beauty College
Iowa School of Beauty
Aveda Institute
Divine Word College
Capri College
DeltaV Code

Noncompliance Warning Notices

The following two schools have submitted an exemption application in response to a warning notice and are working with the Commission toward compliance:

- Divine Word College

Staff sent a Noncompliance Warning Notice to the following schools that includes a deadline for full compliance. As of the date of this report, staff is awaiting a substantive response:

- World of Beauty Academy
- Calvary Chapel Bible College
- College of Massage and the Healing Arts Center
- Ancient Wisdom School of Massage
- Institute of Therapeutic Massage

Staff Report: Dream Center Education Holdings (DCEH) Schools

Postsecondary Registration staff will update Commissioners on the status of the three current or former DCHE schools: South University; The Art Institute of Pittsburgh; Argosy University.



Impact of Verification on Iowa FAFSA Filers

This brief examines the extent to which selection for FAFSA verification impacts students' likelihood to enroll in college.

KEY FINDINGS

- Similar to previous research, student selection for verification is associated with Pell Grant eligibility and the type of formula used to calculate the Expected Family Contribution (EFC).
- The current verification process is a significant barrier to college for lower-income students, as Pell-eligible students selected for verification were roughly 2.3 percentage points less likely to enroll.
- The verification process had the greatest impact at community colleges, where Pell-eligible students selected for verification were 3.3 percentage points less likely to enroll.
- Students whose EFC was calculated under the simplified needs test or who received an automatic zero EFC were significantly less likely to enroll than their nonverification, full needs test counterparts.

AUTHOR

Dr. Mark Wiederspan, Executive Research Officer, Iowa College Aid

Over the past decade, there have been significant efforts to reduce FAFSA complexity in order to increase the number of individuals who can file. Despite these simplification efforts, some aspects of FAFSA submission can still create barriers for students wanting to go to college. After completing the FAFSA, some students may be required to provide additional information because of verification, a process in which postsecondary institutions need to verify that the information students have provided in the FAFSA is correct. Multiple higher education groups have described verification as bloated, complex and time-consuming and have encouraged federal lawmakers to simplify the process.¹

The most important factor to consider is how verification can affect students who are in the most need of financial aid. Previous research has found Pell-eligible students are significantly more likely to be flagged for verification.² Given that the Pell Grant is the largest federally funded aid program, it makes sense that verification is used to ensure that Pell awards are properly given to the financially neediest students.

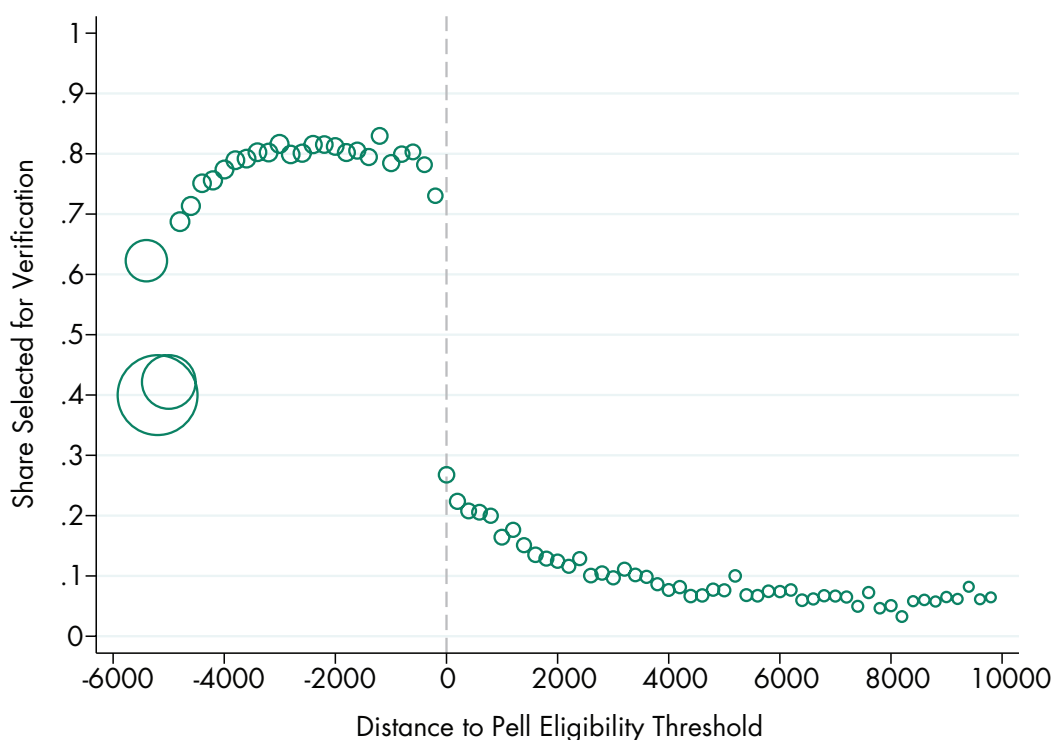
However, research has also found that students selected for verification many times are unaware of their selection or lack information needed to complete the process.³ If a student is selected for verification and completes the process, research has documented that there is little to no change in students' financial aid eligibility.⁴ But because of the time length associated with verification, students can be delayed in receiving their financial aid, which could affect their persistence.⁵

While research has examined the type of FAFSA filers selected for verification, and whether the process affects their ability to receive financial aid, there are few papers examining the effect of verification on college enrollment. The purpose of this paper is to further shed light on the extent to which the process can hinder students' ability to attend college.

This paper uses Institutional Student Information Records (ISIR) for all Iowans who filed the FAFSA for the first time from the 2012-13 to the 2016-17 academic year.⁶ Using these records allows for identification on which students were selected for verification.⁷ ISIR records were matched to the student-level database maintained by the National Student Clearinghouse (NSC), which allows for identification on whether a student was enrolled in college in the same academic year the FAFSA was filed.

When filing the FAFSA, students can use Federal School Codes to identify up to 10 institutions they wish to receive their financial information. A crosswalk was created between these Federal School Codes to the unit identifiers from the Integrated Postsecondary Education Data System (IPEDS). This allowed for identification on which institutions (and their institutional sector) were receiving the ISIR records and gave insight into where students would be submitting their additional documentation in order to complete the verification process. The analysis is limited to students who indicated public two-year, public four-year or private not-for-profit institutions. Students who reported an institution that was proprietary or foreign

Figure 1: Share Selected for Verification by Distance to Pell Eligibility Threshold



Note: Figure consists of \$200 EFC bins and examines EFCs up to \$15,500. Each circle represents the share of students flagged for verification in the bin. Larger circles represent larger sample size.

were not considered because the schools within these sectors do not consistently report enrollment data to NSC. While students can indicate up to 10 institutions on the FAFSA, this analysis focuses on the institutional sector from the first college that students reported.⁸

More information about the construction of the dataset and methodology is provided in the Appendix. The analytic sample was 172,903 first-time FAFSA filers, but this paper mostly focuses on the 91,146 filers who had an EFC that made them Pell-eligible (representing 53 percent of the overall sample).⁹

Analysis was performed using a series of binary logistic regression models to determine the probabilistic differences in college enrollment between students who are flagged for verification and students who are not. The dependent variable is an indicator on whether a student enrolled in college, and the main independent variable of interest is an indicator on whether a student was flagged for verification. Controls were used to

account for differences in college enrollment rates across various student demographics, which include gender, first-generation status, EFC, institutional sector, year in college and the academic year the FAFSA was filed. Additional controls included the type of FAFSA formula used to calculate EFC, such as automatic zero EFC status, and simplified needs test status.

WHO IS SELECTED FOR FAFSA VERIFICATION?

From the overall sample, 34 percent were selected for verification. However, selection for verification can depend on an individual's EFC. Figure 1 graphically displays the share of students who were selected for verification across EFC. Because the EFC cutoff to determine Pell eligibility changed over time, Figure 1 is centered to the Pell eligibility threshold.¹⁰ Students who are below 0 are considered Pell-eligible, whereas students above 0 are non-Pell-eligible. Figure 1 demonstrates a significant discontinuity in who is selected for

Table 1: Verification Selection by EFC Formula Type

<i>Panel A: Auto-Zero EFC Status</i>	
No Auto-Zero EFC	0.66
Auto-Zero EFC	0.38
<i>Panel B: FAFSA Formula</i>	
Full Needs Test	0.73
Simplified Needs Test	0.49
<i>Panel C: Dependency Status</i>	
Dependent	0.61
Independent w/o Deps	0.47
Independent w/ Deps	0.56
<i>Panel D: Dependency & Auto-Zero EFC Status</i>	
Dependent, Auto-Zero EFC	0.30
Independent w/ Deps, Auto-Zero EFC	0.48
<i>Panel E: Dependency Status & FAFSA Formula</i>	
Dependent, Full Needs Test	0.76
Independent w/o Deps, Full Needs Test	0.50
Independent w/ Deps, Full Needs Test	0.71
Dependent, Simplified Needs Test	0.49
Independent w/o Deps, Simplified Needs Test	0.46
Independent w/ Deps, Simplified Needs Test	0.52
N	91,146

Note: Sample consists of Pell-eligible students only. Panel D does not include independent students w/o dependents because they are not eligible for an auto-zero EFC.

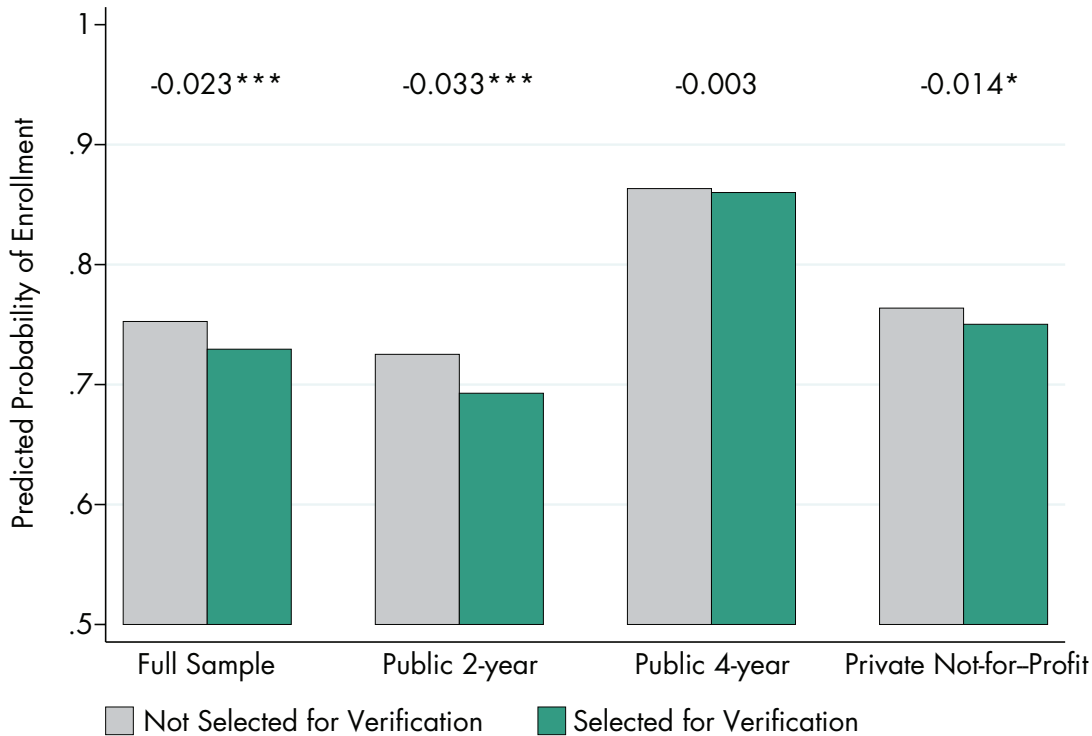
verification. Roughly 57 percent of Pell-eligible students were selected for verification, in comparison to the 7 percent of non-Pell-eligible students. Because of this sharp difference, the remainder of this paper focuses on Pell-eligible students.

Table 1 descriptively examines differences in selection for verification for Pell-eligible students by dependency status and the type of formula used to calculate filers' EFC. Similar to previous research, differences in selection are tied to the type of EFC formula. A simplified needs test formula does not consider asset information, whereas the full needs test does. An automatic zero EFC allows a student to have a zero EFC automatically. Students who were not eligible for

an automatic zero EFC or whose EFC was calculated with the full needs test were more likely to be selected than their auto-zero or simplified needs counterparts. For example, 73 percent of Pell-eligible students whose EFC was calculated under the full needs test formula were selected for verification, compared to 49 percent under the simplified needs test.

Dependent students were more likely to be selected for verification than independent students. In Panel E in Table 1, roughly two-thirds of dependent students under the full needs test were selected for verification. One plausible explanation for the large share of dependent students being selected: Dependent students and their parents must provide more financial

Figure 2: Predicted Probability of College Enrollment by Verification Status



Note: Figure displays the predicted probability of college enrollment. Numbers displayed above the columns are the estimated difference in college enrollment between students selected for verification and students not selected for verification. * $p < .10$, ** $p < .05$, *** $p < .01$

information on the FAFSA than independent students, which creates more opportunity for error.

WHAT IS THE IMPACT OF SELECTION FOR VERIFICATION ON COLLEGE ENROLLMENT?

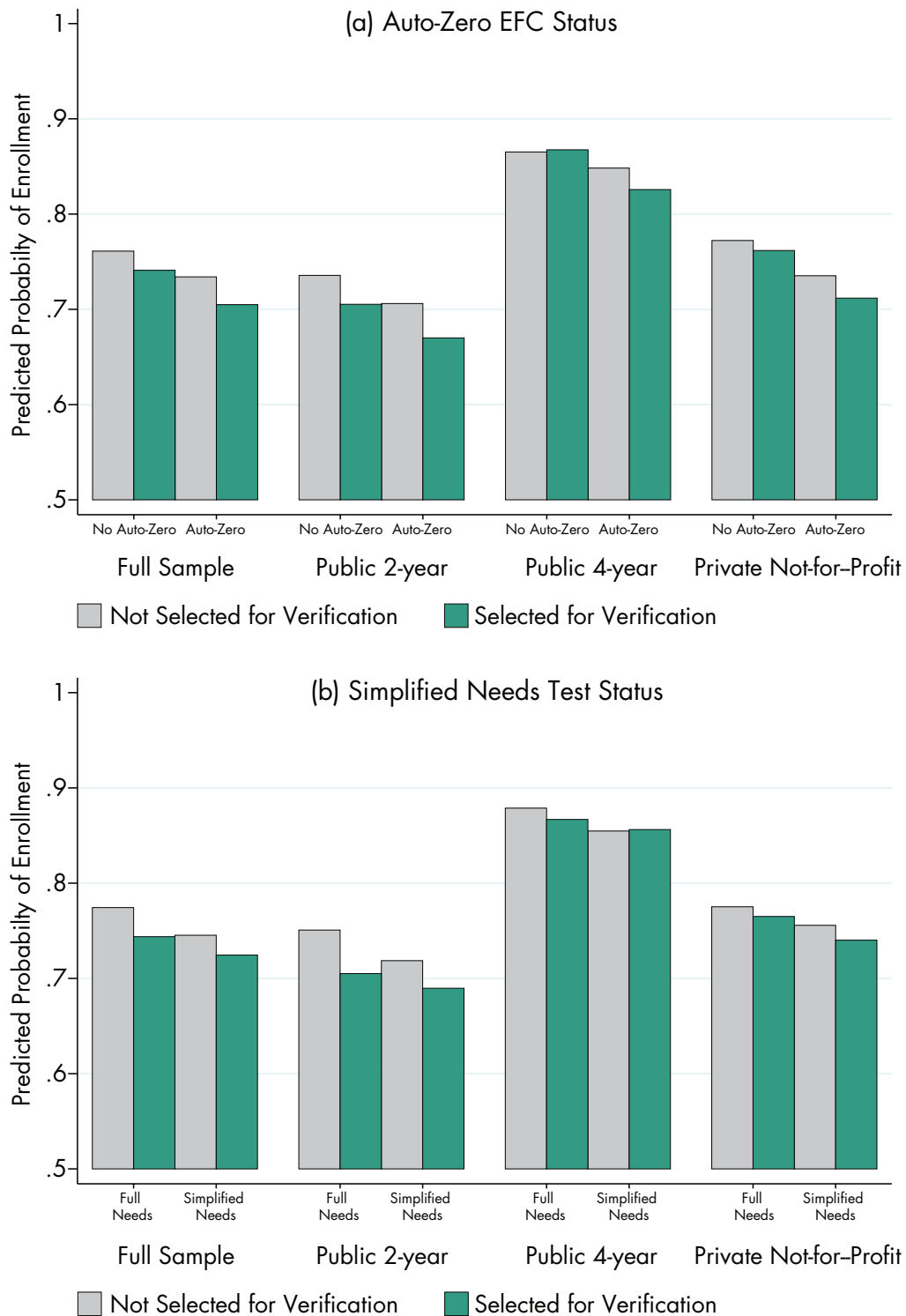
Figure 2 displays the predicted probability of enrollment between Pell-eligible students selected for verification and Pell-eligible students not selected for verification. The average marginal effect is located above each of the predicted probabilities, which provides the difference in college enrollment between the two groups and the statistical significance.

For the full sample, Pell-eligible students who are selected for verification were roughly 2 percentage points less likely to enroll in college, a difference that is significant at the 1 percent level. The difference in enrollment, however, changes when examining across institutional sectors. Verification had the biggest

impact at community colleges, where Pell-eligible students selected for verification were significantly less likely to enroll by 3 percentage points. The difference in enrollment is also negative at public four-year institutions, but the magnitude is small and insignificant. Pell-eligible students selected for verification at private not-for-profit institutions were 1.4 percentage points less likely to enroll, a difference that is significant at the 10 percent level.

Table 1 demonstrates how selection for verification varies according to the type of FAFSA formula used to calculate a student's EFC. Figure 3 displays the predicted probability of enrollment by verification status and the FAFSA formula used. For the full sample and across institutional sector types, Figure 3a demonstrates fairly consistent findings. The group most likely to enroll in college was Pell-eligible students who were not selected for verification and not eligible for the automatic-zero EFC. The group with the lowest level

Figure 3: Predicted Probability of College Enrollment by Verification Status & FAFSA Formula



of college enrollment was Pell-eligible students who were selected for verification and had an automatic zero EFC. The difference in enrollment rates between these two groups ranged from 4 percentage points at public four-year institutions to almost 7 percentage points at public two-year institutions. The results in Figure 3b display a similar pattern: Students who were selected for verification and whose EFC was calculated under the simplified needs test formula were less likely to attend college. Overall, these findings provide further evidence that selection for verification negatively affects students who are the financially neediest.

CONCLUSION

Verification is an important process to ensure that the neediest students receive financial aid to pay for college. However, the process can be complex and time-consuming, both for the student and the institution performing the verification. The results from this paper demonstrate how the impacts of such a process can hinder students' likelihood to enroll in college. While the overall differences in enrollment rates are small, they are statistically significant. The findings also give insight on which students selected for verification are most affected: Pell-eligible students who are receiving an automatic zero EFC or receiving an EFC under the simplified needs test.

END NOTES

- 1 For example, see Advisory Committee on Student Financial Assistance. (2005). *The student aid gauntlet: Making access to college simple and certain*. Washington, DC: U.S. Department of Education; National Association for Student Financial Aid Administrators. (2018). *NASFAA issue brief: Verification*. Washington, DC: Author.
- 2 Cochrane, D., LaManque, A., and Szabo-Kubitz, L. (2010). *After the FAFSA: How red tape can prevent eligible students from receiving financial aid*. Oakland, CA: The Institute for College Access & Success; U.S. Department of Education. (2018). *Federal Pell grant program 2016-17 end-of-year report*. Washington, DC: Author; Warick, D. (2018). *FAFSA verification: Good government or red tape?* Washington, DC: National College Access Network.
- 3 Cochrane, D., LaManque, A., and Szabo-Kubitz, L. (2010). *After the FAFSA: How red tape can prevent eligible students from receiving financial aid*. Oakland, CA: The Institute for College Access & Success. Davidson, J. C. (2015). Improving the financial aid process for community college students: A literature review of FAFSA simplification, information, and verification. *Community College Journal of Research and Practice*, 39: 397-408.
- 4 Ahlman, L., Cochrane, D., and Thompson, J. (2016). *On the sidelines of simplification: Stories navigating the FAFSA verification process*. Oakland, CA: The Institute for College Access & Success.
- 5 MacCallum, M. (2008). Effect of financial aid processing policies on student enrollment, retention and success. *Journal of Student Financial Aid*, 37(2): 17-32.
- 6 FAFSA filed during and after the 2012-13 academic year were selected because this was the first year that ED eliminated the 30 percent cap, which required colleges to verify at least 30 percent of their FAFSA filers.
- 7 From internal conversations with agency staff, this verification remains on students' ISIR records even if they submit the FAFSA multiple times. For example, if a student is selected for verification and in the process has to resubmit a FAFSA, the verification flag will still be reported in the ISIR.
- 8 Previous research has found that students do rank order their preferred institutions on the FAFSA. See Porter, S., and Conzelmann, J. (2015). *Strategic use of the FAFSA list information by colleges*. Presented at the 2015 Annual AEFPP conference in Washington, DC. Similar results were found with the overall sample. Among students who enrolled in college, roughly 92 percent attended a college that was in the same institutional sector as the college listed first on the FAFSA.
- 9 To save space, a table on the descriptive statistics of the sample are provided in the Appendix.
- 10 The EFC cutoff was 4,995 for 2012-13; 5,081 for 2013-14; 5,157 for 2014-15; 5,198 for 2015-16; and 4,234 for 2016-17.



Our Mission

We advocate for and support Iowans as they explore, finance and complete educational opportunities beyond high school to increase family and community success.

Our Motto

Because college changes everything.

Our Vision

All Iowans can achieve an education beyond high school.

475 SW Fifth St., Suite D | Des Moines, IA | 50309-4608
877-272-4456 | IowaCollegeAid.gov | info@iowacollegeaid.gov

Impact of Verification on Iowa FAFSA Filers:

APPENDIX

DATA

Due to Iowa College Aid's administration of state-funded scholarship and grant programs, our agency receives Institutional Student Information Records (ISIR) from the U.S. Department of Education's (ED) Central Processing System (CPS) for all Iowans who file the FAFSA. For this analysis, I used ISIR records for first-time FAFSA filers from the 2012-13 to the 2016-17 academic year. This dataset includes not only detailed measures that are used to calculate students' Expected Family Contribution (EFC) (for example, household earnings and dependency status), but also a variable identifying which students CPS selected for verification, which is a time-constant variable. From internal conversations with agency staff, I learned that this verification flag remains on students' ISIR records even if they submit the FAFSA multiple times. For example, if a student is selected for verification and in the process has to resubmit a FAFSA, the verification flag will still be reported in the ISIR. ISIR records also contain demographic information, such as age, gender, first-generation college student status and year in college.

I matched these ISIR records to the student-level database maintained by the National Student Clearinghouse (NSC). NSC compiles enrollment data for each term that a student attends a participating postsecondary institution, covering 97 percent of all enrollments at Title IV, degree-granting institutions.¹ The NSC data contains information on students' enrollment duration at a particular institution, degrees received and programs of study. The primary variable of interest is an indicator on whether a student was enrolled in college in the same academic year he or she filed a FAFSA.

When filing the FAFSA, students can use Federal School Codes to identify up to 10 institutions that they wish to receive their financial information. I created a crosswalk between the Federal School Codes and the unit identifiers from the Integrated Postsecondary Education Data System (IPEDS). This allowed me to identify which institutions were receiving the ISIR records and their institutional sector, which were classified as public two-year, public four-year, private not-for-profit, proprietary and foreign college.

SAMPLE SELECTION

From 2012-13 to 2016-17, a total of 204,848 Iowans were observed as filing a FAFSA for the first-time. I did have to make several restrictions to the sample. First, I dropped approximately 1,000 students who were younger than 17 at the time of their FAFSA submission. Second, I dropped roughly 2,500 students because I was not able to ascertain their dependency status. Third, because I was interested in examining undergraduates, I dropped 12,286 students who self-reported or whom CPS identified as being graduate students. Lastly, I dropped 16,195 students whose institutional sector was proprietary, foreign college or could not be classified because the schools within these sectors do not consistently report enrollment data to the NSC. The overall sample was 172,903 students, of which 91,146 were Pell-eligible. Table A1 displays the descriptive statistics for the overall and Pell-eligible samples.

1 Dunbar, A., and Shapiro, D. (2016). The National Student Clearinghouse as an integral part of the National Postsecondary Data Infrastructure. Herndon, VA: National Student Clearinghouse Research Center.

Table A1: Descriptive Statistics of Analysis Sample

	Overall Sample		Pell-Eligible	
	Mean	SD	Mean	SD
Enrolled	0.81	[0.39]	0.74	[0.44]
Selected for verification	0.34	[0.47]	0.57	[0.49]
Age when FAFSA was submitted	21.25	[7.88]	22.85	[8.82]
Female	0.53	[0.50]	0.54	[0.50]
1st-generation	0.28	[0.45]	0.36	[0.48]
Dependent	0.74	[0.44]	0.58	[0.49]
Independent w/o dependents	0.13	[0.33]	0.18	[0.39]
Independent w/ dependents	0.14	[0.34]	0.24	[0.43]
Household heads' income*	70,545.21	[96,139.65]	26,343.93	[33,673.57]
Expected Family Contribution*	13,478.69	[32,641.10]	1,000.60	[1,521.90]
Automatic Zero EFC	0.16	[0.37]	0.31	[0.46]
Simplified Needs Test	0.37	[0.48]	0.67	[0.47]
Pell-eligible	0.53	[0.50]	1.00	[0.00]
Sent ISIR to public 2-year	0.54	[0.50]	0.69	[0.46]
Sent ISIR to private 4-year	0.27	[0.45]	0.17	[0.37]
Sent ISIR to private non-profit	0.18	[0.39]	0.14	[0.35]
First-year student	0.91	[0.28]	0.91	[0.29]
Second-year student	0.04	[0.20]	0.04	[0.21]
Third-year student	0.03	[0.17]	0.03	[0.17]
Fourth year or higher student	0.02	[0.13]	0.02	[0.14]
FAFSA filed for 2012-13	0.22	[0.41]	0.23	[0.42]
FAFSA filed for 2013-14	0.21	[0.40]	0.21	[0.41]
FAFSA filed for 2014-15	0.20	[0.40]	0.20	[0.40]
FAFSA filed for 2015-16	0.19	[0.39]	0.18	[0.39]
FAFSA filed for 2016-17	0.18	[0.39]	0.17	[0.38]
N	172,903		91,146	

Note: Variables on institutional sector where ISIR was sent is based on the first institution students reported on the FAFSA.

*Denotes adjustment for inflation and topcoded at 999999 for EFC and 9999999 for household heads' income.

METHODOLOGY

Results were modeled using the following logistic regression equation:

$$PR(ENROLL=1)_i = F(\beta_0 + \beta_1 VERIFFLAG_i + \beta_3 X_i + \beta_4 SECTOR_i + \gamma_i)$$

where *ENROLL* is the dependent variable equal to 1 if the student (i) enrolled in college; *X* is a vector of student demographics and FAFSA reported elements, such as gender, EFC, and indicators on dependency status, first-generation status, automatic zero EFC, SNT, Pell eligibility and year in college. *SECTOR* is a set of indicator variables that identify the sector of the first institution students reported on the FAFSA to receive financial information. γ_i is a set of indicators for the academic year the FAFSA was filed. The main variable of interest, *VERIFFLAG*, equals 1 if a student was flagged for verification and provides the predicted probability difference in the outcome between students who were flagged for verification and students who were not.

RESULTS

The results displayed in Figure 2 are based on estimates reported in Panel A of Table A2, and the results displayed in Figure 3 are based on estimates in Panel B. Panel A in Table A2 consists of both the log odds and the average marginal effect, whereas Panel B displays average marginal effects only.

LIMITATIONS

There are several limitations to this analysis. First, I do not have access to students' receipt of financial aid nor financial aid packages. Having such financial aid information would be helpful in understanding whether selection for verification impacts students' aid eligibility. More importantly, the information would be helpful in understanding in how the loss of financial aid affects college enrollment.

Second, I do not have the ability to know what colleges are doing for verification nor their time length to complete the process. In this case, the analysis cannot account for instances where students did not receive their financial aid in a timely manner and had to delay their enrollment. For example, if a student flagged for verification was intending to attend a specific community college, this community college would be responsible for verifying the student's FAFSA. I would not be able to observe in the ISIR data what documents were submitted to the community college and their time length from document submission to financial aid disbursement.

Table A2: Regression Results

Panel A: Main Results								
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Full Sample		Public 2-year		Public 4-year		Private Not-for-Profit	
Verification (Odds Ratios)	1.081*** (0.016)	0.876*** (0.015)	0.985 (0.017)	0.845*** (0.017)	1.242*** (0.060)	0.971 (0.055)	1.271*** (0.052)	0.920* (0.045)
Verification (Average Marginal Effect)	0.015*** (0.003)	-0.023*** (0.003)	-0.003 (0.004)	-0.033*** (0.004)	0.026*** (0.006)	-0.003 (0.006)	0.044*** (0.008)	-0.014* (0.008)
Controls		X		X		X		X
N	91,146	91,146	63,178	63,178	15,042	15,042	12,926	12,926
Panel B: Interaction Results (Average Marginal Effects)								
Verification	-0.021*** (0.004)	-0.032*** (0.006)	-0.031*** (0.005)	-0.048*** (0.008)	0.002 (0.007)	-0.013 (0.011)	-0.011 (0.009)	-0.010 (0.013)
Automatic Zero EFC	-0.027*** (0.005)		-0.030*** (0.006)		-0.016 (0.010)		-0.037*** (0.013)	
Automatic Zero EFC X Verification	-0.007 (0.006)		-0.004 (0.008)		-0.022 (0.014)		-0.011 (0.018)	
Simplified Needs Test		-0.030*** (0.006)		-0.034*** (0.008)		-0.025** (0.012)		-0.020 (0.014)
Simplified Needs Test X Verification		0.011 (0.007)		0.019** (0.009)		0.014 (0.013)		-0.005 (0.016)
Controls	X	X	X	X	X	X	X	X
N	91,146	91,146	63,178	63,178	15,042	15,042	12,926	12,926

Note: Controls include gender, automatic zero EFC status, SNT status, first generation status, EFC, dependency status, institutional sector, year in college, and academic year. Panel A displays estimates in odds ratios and the average marginal effect of the odds ratios. Panel B displays the average marginal effects only.

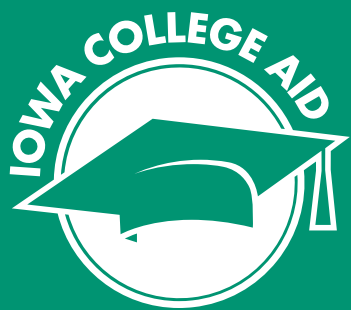
*p < .10

**p < .05

***p < .01

FY 2018

ANNUAL REPORT



At the close of every fiscal year, we take a look back at how Iowa College Aid has worked toward its mission of supporting Iowans on their path to higher education. The end of FY 2018 finds us reflecting on a period of changes for our agency. You can find details beginning on page 12, but in short:

- We neared the end of our 2016–18 Strategic Plan and began looking ahead to a new plan informed by recommendations from the National Center for Higher Education Management Systems.
- The Future Ready Iowa Act was passed and signed, creating two new scholarships to be administered by Iowa College Aid.
- Two loan repayment/forgiveness programs for health professionals were combined.
- We entered into a new FAFSA data sharing agreement that gives us more accurate student-level data than we’ve ever had.
- The composition of our Board of Commissioners was changed to reflect our evolving role.
- New staff positions were added to our Community Engagement and Research teams.



*Karen Misjak,
Executive Director*

Even our physical location is in transition. The end of the fiscal year found us packing up our offices for an impending move from Des Moines’ East Village to a spot at the south edge of downtown.

However, a few central principles remain unchanged. Education beyond high school is still crucial to success—both for individual Iowans and for the state as a whole. And our commitment to helping all Iowans achieve that education is unwavering.

In this Annual Report, you’ll find plenty of numbers and other hard data that help explain the scope and depth of programs. But you should also be on the lookout for snapshots throughout the report—you’ll find an index of them on page 3. These are the stories of real Iowans who work on the front lines through our programs, or who benefit from them. These are the actual people for whom College Changes Everything.

Karen Misjak
Executive Director
Iowa College Aid

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ABOUT IOWA COLLEGE AID





Our mission

We advocate for and support Iowans as they explore, finance and complete educational opportunities beyond high school to increase family and community success.

Our motto

Because college changes everything.

Our vision

All Iowans can achieve an education beyond high school.

Our values

- Put students first.
- Respect and honor the dignity of each other and all those we serve.
- Uphold the public trust.
- Create and nurture internal and external partnerships that benefit our customers.
- Provide services to our customers that exceed expectations and address their changing needs.
- Develop and empower a motivated, compassionate, professional and accountable team.
- Utilize evidence-based decision-making.
- Strive to improve internal and external communication and increase transparency.

The Iowa College Student Aid Commission (Iowa College Aid) is the state agency that makes postsecondary education and training accessible for all Iowans. We are the only Iowa state agency with that sole focus.

In the past year, we helped nearly 20,000 Iowans pay for college through the administration of state-funded grants, scholarships and loan repayment programs. Our agency administered more than \$63 million in state financial aid that went directly to cover Iowans' postsecondary education costs or to repay their student loans. We administered these programs with a state-funded administrative budget of \$429,279—less than 1 percent of the state's appropriations for financial aid.

As Emily Barske, a GEAR UP Scholarship recipient, puts it: “Giving a scholarship helps students realize they are worth being invested in.” (More about Emily on page 39.) The Iowa Legislature continues to provide significant investment to the students of Iowa through grant and scholarship programs, directly reducing their college costs.

Beyond our efforts to help Iowans pay for higher education, our agency works to promote a college-going culture at the school, community and state levels. Through a federal GEAR UP grant, we help 12 low-income school districts develop resources to make college possible, serving more than 8,000 students in FY 2018.

The Course to College program and the Iowa Go Alliance Academy continuing education courses provide high school administrators, counselors and teachers with knowledge and tools to increase college access and success. In FY 2018, 141 high schools took part in at least one component of Course to College, and more than 150 education professionals took at least one Go Alliance Academy course.

The Local College Access Network Grant Series supports locally driven, collaborative efforts to identify and address systemic gaps, inequities and barriers that hinder individuals from attending college. In FY 2018, 10 grants in various stages of the series were awarded, totaling more than \$500,000. To date, 12 communities have been awarded grants in the series.

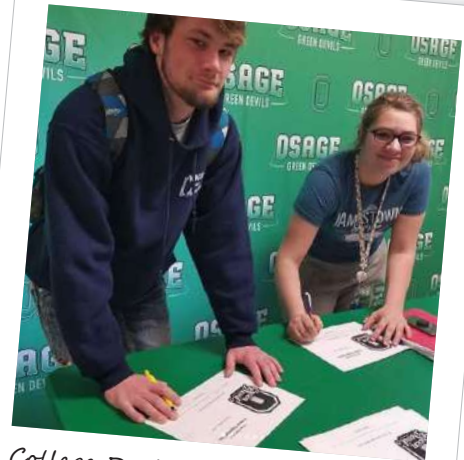
The Course to College Corps program places national service members (AmeriCorps and VISTA) in six Iowa communities to help schools build capacity and to work one-on-one with students. In those communities, 12 Course to College Corps members served at least 460 students directly in FY 2018.

Iowa College Aid also supports higher education in Iowa through our research and program evaluation and through the authorization of institutions to offer degree-granting programs in the state.

As you'll see on the next page, our role has greatly evolved and expanded since our inception in 1963. Still, throughout the past 55 years, our agency has always remained dedicated to advocating for and supporting Iowans as they explore, finance and complete postsecondary education.



Banners displaying our core messages



College Decision Day in Osage (part of Course to College)



Celebrating GEAR UP Week at the Iowa Capitol

- 1963** Higher Education Facilities Commission created to administer federal grants for construction of academic facilities
- 1960s** Becomes state-designated guarantor for the Federal Family Education Loan Program (FFELP); begins administering state grants, scholarships and loan forgiveness
- 1969** Iowa Tuition Grant begins
- 1973** Iowa Vocational-Technical Tuition Grant begins
- 1978** Renamed Iowa College Aid Commission
- 1996** Iowa National Guard Educational Assistance Grant (NGEAP) begins
- 2004** Offers College & Career Information System (Choices)
- 2007** All Iowa Opportunity Scholarship begins
- 2008** First GEAR UP Iowa grant begins
- 2009** I Have a Plan Iowa (IHAPI) begins
- 2010** FFELP eliminated; sponsors Iowa Financial Literacy Program (IFLP)
- 2012** FFELP portfolio transferred to Great Lakes Higher Education Corporation; Kibbie Grant (Iowa Skilled Workforce Shortage Tuition Grant) begins
- 2013** Course to College (then known as 3-Step Process) begins
- 2014** First Local College Access Network (LCAN) begins; second GEAR UP Iowa grant begins
- 2015** IFLP transferred to Iowa Insurance Division
- 2016** Iowa Go Alliance Academy begins
- 2017** Course to College Corps begins
- 2018** Future Ready Iowa Act signed into law

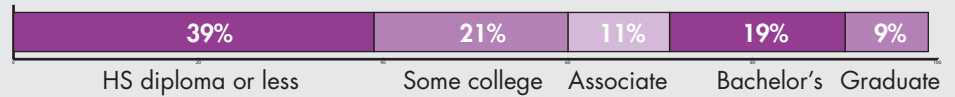
HIGHER EDUCATION IN IOWA

Currently, 61 percent of Iowans have at least some postsecondary education, which is comparable to the national rate of 60 percent but still almost 9 percentage points short of the Future Ready Iowa goal for 2025. (Based on projections that 68 percent of jobs in Iowa will require some postsecondary credential by 2025, the state has set a goal that 70 percent of Iowans have at least some education or training beyond high school by that year.)

Movement toward this goal will not only improve Iowa's economic competitiveness, it will also prepare individual Iowans for economic success. For example, Iowa workers with bachelor's degrees earn almost twice as much as workers with less than a high school diploma. The 2016 unemployment rate in Iowa for workers who hold at least a bachelor's degree was less than one-fifth the rate for those who stopped short of a high school diploma.

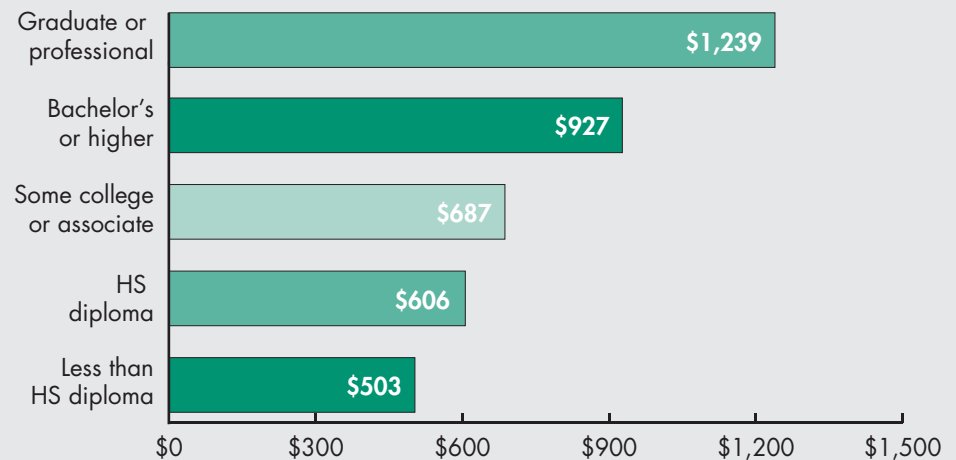
Through the administration of state-funded grants and scholarships as well as multiple community engagement programs that promote college access, success and completion, Iowa College Aid is committed to raising the level of educational attainment in Iowa. As you will see in the following pages, many of our programs are focused on low-income, minority, first-generation and other underrepresented students. Closing the college achievement gap for these fast-growing groups of Iowans will be crucial to meeting Iowa's goals.

Education levels in Iowa



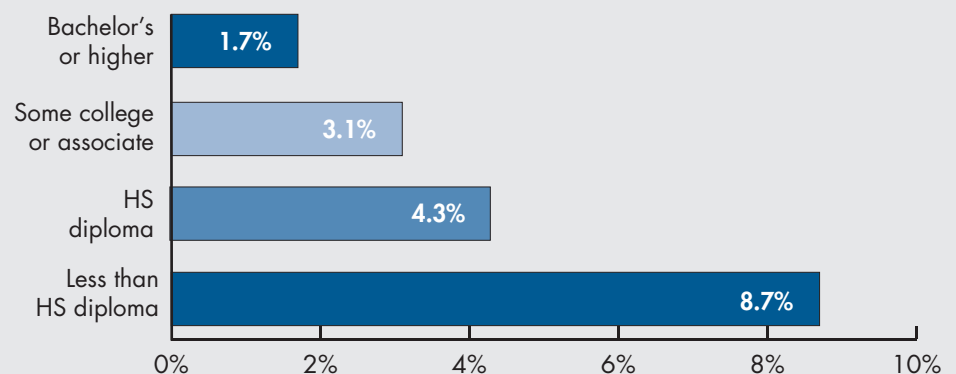
Source: U.S. Census American FactFinder

Median weekly earnings in Iowa



Sources: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates

Unemployment rates in Iowa



Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates



More information is available in "Condition of Higher Education in Iowa 2018," downloadable at IowaCollegeAid.gov/Condition18.

COMMISSIONERS



Ms. Janet Adams, Chair
Represents general public*



Ms. Kathleen Mulholland,
Vice Chair
Represents general public*



Dr. Michael Ash
President, Southeastern Community College
Represents community colleges*



Ms. Mary Lynn Pudenz
Represents parents of college students*



Mr. Manny Atwood
School Counselor, Central Decatur School
Represents K–12 practitioners*



Dr. Mark Putnam
President, Central College
Represents private colleges and universities*



Rep. Cecil Dolecheck
Represents Iowa House**



Sen. Herman Quirmbach
Represents Iowa Senate**



Sen. Jeff Edler
Represents Iowa Senate**



Mr. Doug Shull
Represents general public*



Mr. Timothy Fitzgibbon
Represents general public*



Mr. Jeremy Varner
Division Administrator, Division of Community Colleges, Iowa Department of Education
Represents Iowa Department of Education



Ms. Rachael Johnson
Regent, Board of Regents
Represents Board of Regents



Rep. Cindy Winckler
Represents Iowa House**



Ms. Cassidy Krause
Represents Iowa college students*

*Appointed by the Governor
**Ex officio (nonvoting)

NOTE: Commission as of June 30, 2018.

Iowa College Aid strategic goals, 2016–18

1. Statewide engagement to increase postsecondary attainment.
2. Coordinated outreach/communications supporting our mission and vision.
3. We continually strive to improve organizational performance.
4. Increased funding for students and student services.

A new strategic plan based on the National Center for Higher Education Management Systems report (see page 12) will be adopted in FY 2019.



Iowa Governor Kim Reynolds' goals

Iowa College Aid Program	Goal: Educating Our Children for the Knowledge Economy	Goal: Training Iowans for the Jobs of Tomorrow
Scholarships & Grants	Removing financial barriers to higher education by administering between \$65 million and \$70 million in need-based state aid every year	Targeting specific areas of emphasis through the Skilled Workforce Shortage Grant and loan repayment programs that serve teachers and health care workers in the areas of highest need
GEAR UP Iowa	Helping students in low-income school districts access and achieve success in college	Providing early career exposure through job site visits and career academies
LCANs (Local College Access Networks)	Working with communities to build sustainable support networks that will ensure students are prepared to access and achieve success in college	Working with business and industry leaders to identify needs in individual communities and ensure students are trained to fulfill each community's future workforce needs
Course to College	Ensuring that students know the complete steps to successfully transition from high school to college or postsecondary training	
Course to College Corps	Placing AmeriCorps and VISTA members to work directly with school districts and communities to guide students through the college-going process	
Go Alliance Academy	Providing advanced training to develop the capacity of counselors and other school staff to support students on their paths to college and career readiness	
Research & Evaluation	Evaluating the impact of Iowa College Aid programs on students' college access, success and completion	
Postsecondary Registration	Authorizing higher education institutions to do business in Iowa to ensure consumer protection	



NCHEMS report

In September 2017, Iowa College Aid began working with the National Center for Higher Education Management Systems (NCHEMS), a private nonprofit consulting firm. In February 2018, NCHEMS presented four recommendations, which will be evaluated and considered as the 2019–21 Strategic Plan is developed:

1. Recreate Iowa College Aid with a new name and a revised mission. Four primary components of the new mission should be:
 - Providing policy leadership in service to the needs of students and the state's needs.
 - Managing programs, namely the state's aid programs and postsecondary registration obligations.
 - Providing independent and impartial research and analysis, especially with respect to college affordability.
 - Promoting a college-going culture, chiefly by coordinating efforts across the state, developing and advancing strategies to reach out to adults, and seeking partnerships with existing entities.
2. Align Iowa College Aid's structure with the redefined mission. The structure will need to meet the following criteria:
 - Provide a competitive compensation for its executive director.
 - Maintain employees' eligibility for state benefits.
 - Receive and expend funds from federal, state, and philanthropic resources.
 - Be empowered to access student-level data from all Iowa postsecondary institutions receiving state support.
 - Be supported financially at a level sufficient to achieve its mission.
3. Provide necessary financing for the redefined agency to accomplish the missions specified in the first recommendation. This requires the state to acknowledge that core functions of Iowa College Aid are state responsibilities and require adequate state support.
4. Simplify and consolidate aid programs that have minimal impact, and update remaining aid programs so that eligibility requirements are not based on sector of attendance.

Future Ready Iowa

In March 2018, Iowa Governor Kim Reynolds signed the Future Ready Iowa Act, which had unanimously passed both the Iowa House of Representatives and the Iowa Senate. The Act created an apprenticeship development program, a volunteer mentor program, a youth internship pilot program and an employer innovation fund, as well as two new scholarship programs to be administered by Iowa College Aid. The Future Ready Iowa Skilled Workforce Last-Dollar Scholarship will be applicable to the completion of credentials up to associate degrees that lead to employment in high-demand jobs. The Future Ready Iowa Skilled Workforce Grant will be available to Iowans who attained at least half the necessary credits to obtain a bachelor's degree in a high-demand career field but left higher education at least two years ago. Both programs become effective July 1, 2019. Iowa College Aid Executive Director Karen Misjak served on the Future Ready Alliance, and several staff members served on working groups.



*Iowa College Aid staff
at the statewide
Future Ready Iowa Summit*

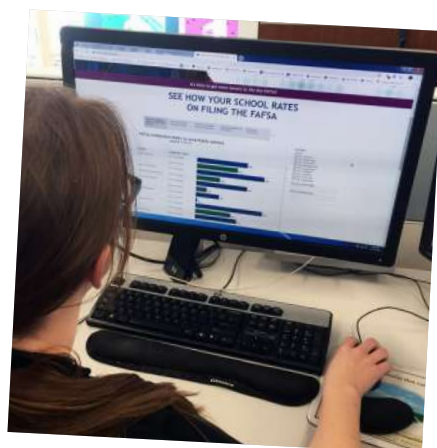
Changes to programs

In addition to the Future Ready Iowa Act, the 2018 Iowa Legislature enacted the following changes affecting Iowa College Aid, effective July 1, 2018:

- The Rural Iowa Advanced Registered Nurse and Physician Assistant Loan Repayment Program and the Registered Nurse and Nurse Educator Loan Forgiveness Program are combined to form the Health Care Profession Loan Repayment Program.
- “Eligible surviving child students” (students under age 26 who are the children of a police officer, firefighter, sheriff, deputy sheriff or other peace officer killed in the line of duty) are inserted as the second priority group in the All Iowa Opportunity Scholarship.
- The National Guard Educational Assistance Program now requires that applicants file a FAFSA in addition to the Iowa Financial Aid Application.

Statewide FAFSA data sharing agreement

Through a data sharing agreement with the Iowa Department of Education, Iowa College Aid implemented a new, more effective method to track FAFSA completion rates among Iowa’s high school seniors in 2017–18. The agreement lets Iowa College Aid compare the list of Iowans who have completed FAFSAs against the list of currently enrolled seniors in every public high school in the state. Previously, the agency’s research staff estimated which FAFSA filers were high school seniors based on age and education level. The public-facing FAFSA.Iowa.gov site tracks FAFSA completion rates for every public high school in the state, as well as completion rates at the district, AEA and state level.



*School-by-school
FAFSA tracking site*

Board of Commissioners

The composition of our Board of Commissioners changed in 2017–18 to better reflect the mission and evolving role of our agency. Lenders and borrowers are no longer represented, and new positions were created for a K–12 practitioner and a parent of a college student. An additional position representing the general public brings the number of Commissioners to 15. Meetings held in 2017–18:

- July 21, 2017 (by telephone)
- September 15, 2017
- November 17, 2017
- February 23, 2018
- May 18, 2018

Meeting minutes are available at IowaCollegeAid.gov/content/iowa-college-aid-board-meetings

COMMUNITY ENGAGEMENT



COMMUNITY ENGAGEMENT



College Decision Day
at Muscatine High School

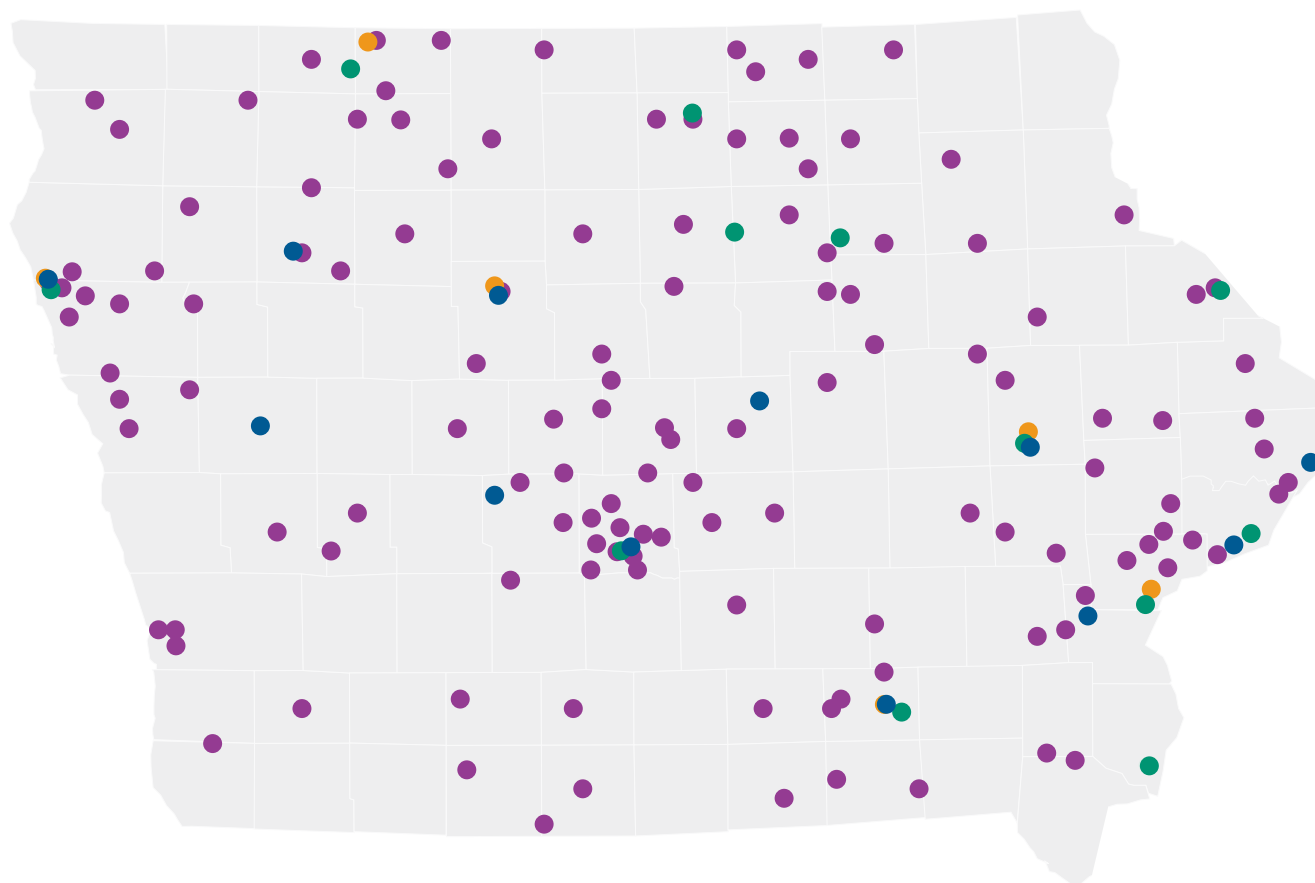


College Walk at Sioux City
East High School



Diversity assembly in Ottumwa
—a GEAR UP, LCAN and Course
to College Corps community!

Iowa College Aid’s Community Engagement initiatives help to build a college-going culture in Iowa. Through partnerships with schools, school districts and communities, we are able to reach students and families all over the state.



● GEAR UP Iowa ● LCAN Grant Series ● Course to College ● Course to College Corps



Community Engagement in Muscatine: Positive effects rippling out

“We all win when our community becomes better educated,” says Kim Warren, director of Aligned Impact Muscatine (AIM), the Local College Access Network. That’s why so many people and organizations are working in partnership with Iowa College Aid to improve college access, success and completion in Muscatine.

“This is a community that really comes together to address issues,” Kim says. “All the sectors—business, education, government, nonprofit, etc.—have a long history of coming together to solve complex problems. We already had all the players at the table wanting to work together. The Collective Impact model, Iowa College Aid staff and LCAN funding gave us the tools to do the work.”

That work benefits potential college students of all ages. For example, AIM launched an initiative this year for adult learners who want to earn high school equivalency, after conducting surveys and focus groups with adults enrolled in high school equivalency or English language classes, living at a local homeless shelter and living in public housing.

“It’s someone to mentor them, not just with the academic stuff, but resources—child care, transportation—whatever is going to help them reach their college and career goals,” says Jason Walker, Assistant Dean of Adult Education at Eastern Iowa Community Colleges. “Maybe it’s helping them figure out what they want to be when they grow up, even if they’re 50. High school equivalency is one of their goals, but often that’s a step toward something else.”

At the high school level, Jennifer Zamora works through Course to College Corps as a College Access Coach. “The students that we target are students who need our support,” she says. “Some students have only Spanish-speaking parents. Having someone who can communicate with parents in Spanish can be the first step to making them feel welcome.”

Kim and Jennifer are in a special position to understand the importance of reaching first-generation students—they were both first-generation students themselves. “I know that going to college completely changed the trajectory of my life for the better,” Kim says. Adds Jennifer: “Along my college experience, I have met many people who have supported me. I just want to give back and be that support for someone else.”

While all these efforts move individuals farther along in their education, the wider community benefits as well. “When people start reaching their goals and stabilizing their lives, children are better taken care of and have better role models,” Jason says. “Employers get the skilled workers they’re clamoring for. Homeownership goes up. Crime rates go down. We see more participation in our schools and our community. It has all those positive ripple effects.”



Kim Warren, Director of Aligned Impact Muscatine



Jason Walker, Assistant Dean of Adult Education at Eastern Iowa Community Colleges



Jennifer Zamora, Course to College Corps College Access Coach



Community Engagement in Sioux City: A shared goal to help students

“The college-going process can be overwhelming,” says Jeff Lucas, School Counselor at the Sioux City Career Academy. “I wish every student knew that there are people who want to help—and who love helping them make their postsecondary plan a reality.”

Jeff is one of those people, and there are many more. With an LCAN, GEAR UP Iowa, Course to College and Course to College Corps, Sioux City is a showcase of Iowa College Aid’s Community Engagement programs in action.

Jamie Hoffman, the Course to College Corps College Access Coach for 2017–18, has seen growing participation in the College Application Campaign, FAFSA Completion Initiative and College Decision Day. “Many students are first-generation college students,” she says. “Not only do the students not understand the process of college and the need for postsecondary education, but many of the families are uninformed.”

Travis Perry, Director of Sioux City CAN, also says more students and families need help understanding the many postsecondary options available. He cites local statistics that graduates of colleges or apprenticeships earn more money than workers with less education. “But the benefits go beyond a bigger paycheck,” he says. “There’s real value in pursuing and completing a postsecondary credential. You gain self-confidence and a strong sense of accomplishment.”

All three of these college access professionals draw their own sense of accomplishment from the work they do. “Working with students on their postsecondary plans has been my favorite part of being a school counselor,” Jeff says. “To hear and see when students go on and are successful in their postsecondary endeavors is awesome.”

Jamie says she was “honored” to provide support for college-bound students. “Knowing I helped even one student to go on and live out their dream is all I need,” she says.

Travis points to the community teamwork evident in Sioux City CAN as his favorite part of the job. “Seeing our Leadership Team, which is made up of people from a variety of backgrounds, come together to create our Common Agenda was really exciting and rewarding,” he says. “It’s great to see collaboration between the leaders in our community. ... Collective Impact is the right approach for Sioux City because we have a wealth of community resources, a shared commitment to education and a real need for higher postsecondary rates. Almost every day I see people coming together around shared goals and collaborating to find solutions.”



*Jeff Lucas, School Counselor
at Sioux City Career Academy*



*Jamie Hoffman,
Course to College Corps
College Access Coach*



*Travis Perry, Director
of Sioux City CAN*



*"Becoming Future Proof"
GEAR UP Iowa conference*

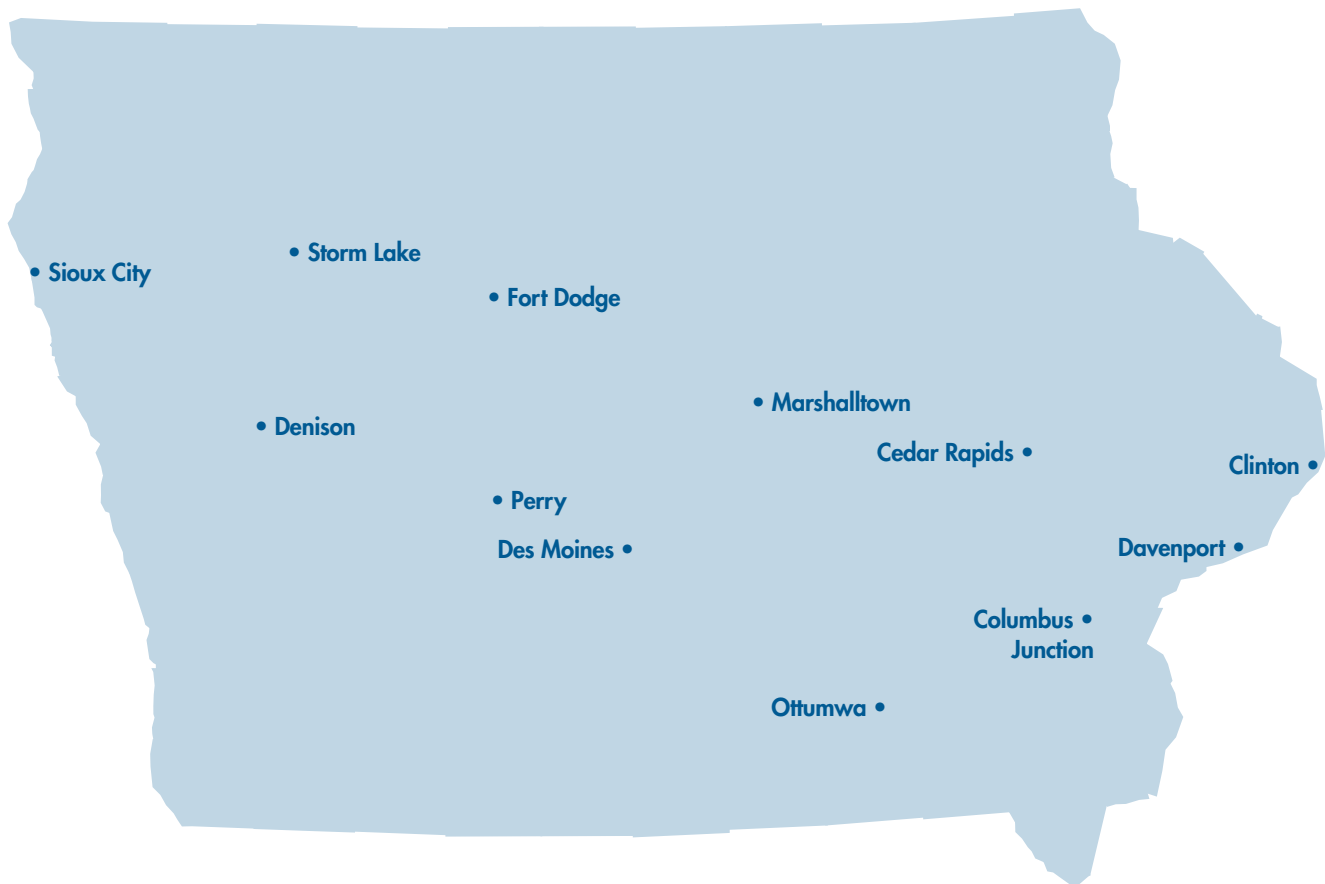


*Student to Employer (S2E)
initiative ribbon-cutting*



*Student summit at
Grand View University*

Research has found that low-income students are the least likely to go to college, and Iowa must address this gap to meet its education goals. GEAR UP Iowa is a \$22.4 million federal grant that guides 8,000+ students in 12 low-income districts (26 schools) toward college. GEAR UP Iowa follows students from seventh grade through their first year in college, providing services to prepare them academically, financially and inspirationally to enroll and succeed in higher education.



2017-18 in review

July 2017

Four GEAR UP Iowa students attended the Youth Leadership Summit in San Francisco. The four, all of whom will be first-generation college students, were among 150 students from 21 states ranging from rising high school freshmen to rising college freshmen.

August 2017

The current GEAR UP Iowa student cohort entered 10th grade.

September 2017

Governor Kim Reynolds proclaimed September 17-23 as GEAR UP Week in Iowa. The signing was held in her office surrounded by 24 GEAR UP Iowa students and eight educators from Perry, Storm Lake, Sioux City and Des Moines, as well as Iowa College Aid staff.

November 2017

GEAR UP Iowa announces that families can pick up a \$25 College Savings Iowa voucher every time they attend a GEAR UP Iowa family event.

January 2018

Iowa College Aid began partnering with Cambridge Educational Services to bring ACT test prep to GEAR UP Iowa students in all 12 partner school districts.

February 2018

More than 100 education professionals and GEAR UP Iowa staff from around the state gathered in Des Moines for GEAR UP Iowa's third annual conference. The theme was "Becoming Future Proof."

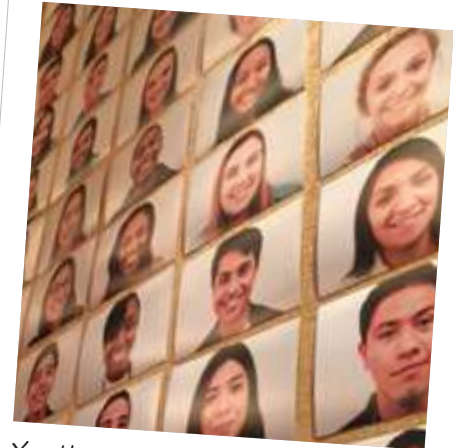
April 2018

About 300 GEAR UP Iowa students from Perry and Des Moines got hands-on lessons in science, technology, engineering and math during STEM at the Ballpark. Sessions included treating sports injuries, calculating the fertilizer needs of ballfield turf and running the ballpark's broadcast booth.

June 2018

GEAR UP Iowa began a series of summer summits, held at five college campuses around the state. This spread-out series format replaced the single, multi-day summit offered in previous years.

The Downtown Des Moines Chamber announced a partnership with GEAR UP Iowa and five other community programs. The Student to Employer (S2E) initiative will connect students with Chamber members who can offer job shadows, internships and other career exposure.



*Youth Leadership Summit
in San Francisco*



*Joshua Barr, Des Moines Civil
& Human Rights Director,
at "Becoming Future Proof"*

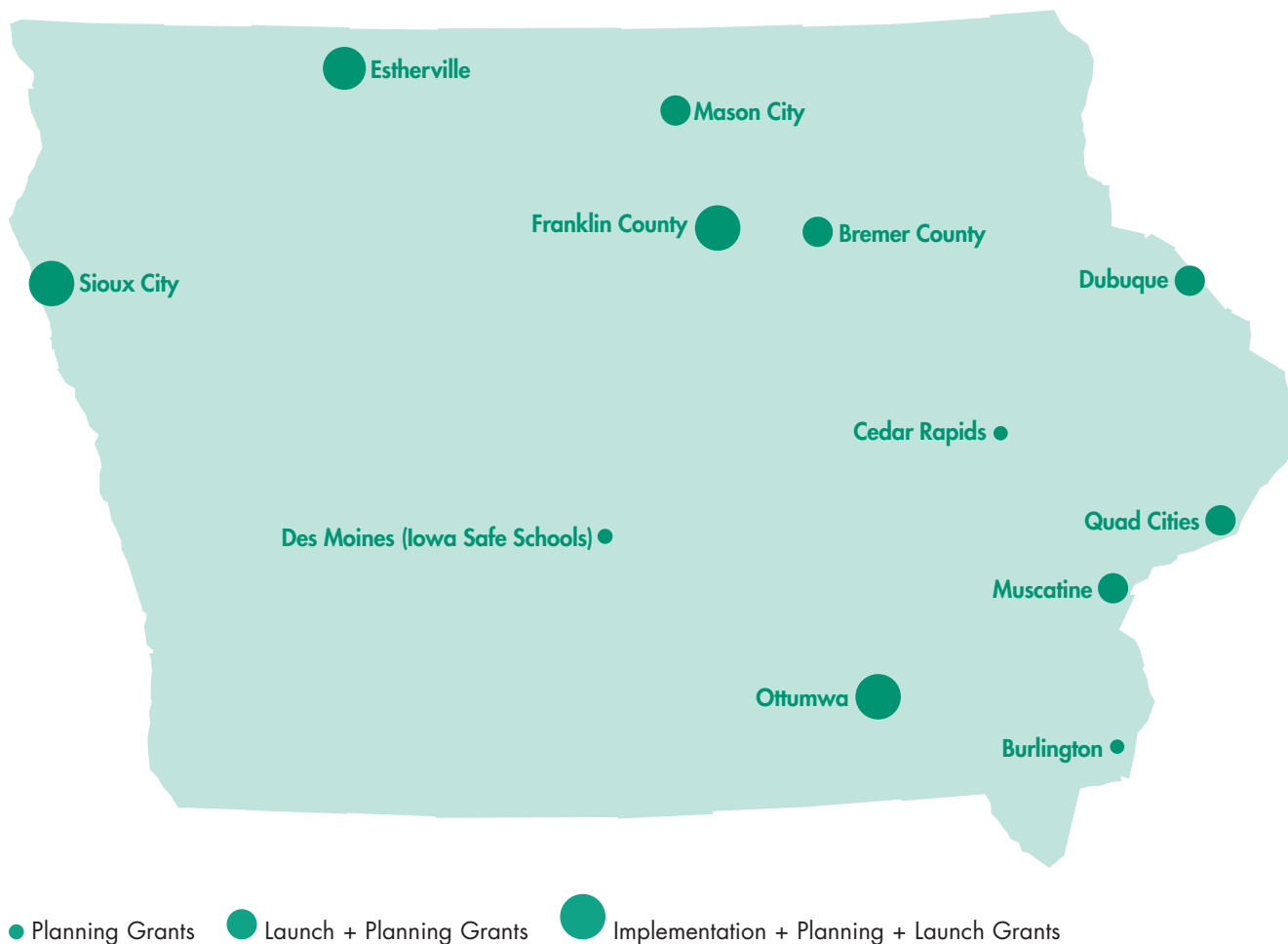


*STEM at the Ballpark, learning
to run the broadcast booth*

Local College Access Networks (LCANs) meet community education needs through collaborative efforts. Iowa College Aid provides funding, training and technical assistance to align the efforts of education, business, government, philanthropy and nonprofits through the Collective Impact framework. Leaders from all these sectors assess a community's resources and needs, then create a common agenda to increase college access, enrollment and completion to meet workforce demands.

LCANs begin with Planning Grants (up to \$20,000 a year for up to two years) and then are eligible to apply for Launch Grants (up to \$60,000 a year for up to two years), Implementation Grants (up to \$40,000 a year for up to two years) and Continuous Improvement Grants (up to \$20,000 a year for up to three years).

In FY 2018, this initiative focused on program development and expansion. Ten grants were awarded, totaling more than \$500,000, and three new Consultants were added to the team to support new grantees. The team also began to “Iowanize” the Collective Impact framework and train LCANs on the model.



2017-18 in review

July 2017

Implementation Grants were awarded to Estherville CAN, Mason City (MCCAN) and Muscatine AIM. Launch Grants were awarded to Franklin County Mission Possible, Sioux City CAN and Ottumwa C³ (Cradle-College-Career).

August 2017

Iowa College Aid staff, LCAN Coordinators and Leadership Team Members attended Maritime Academy—Collective Impact Training in Gaylord, Michigan.

January 2018

Launch Grants were awarded to Dubuque Local College Access Network, Quad Cities Q2030 Workforce and Career Ready Bremer County. A Planning Grant was awarded to Iowa Safe Schools.

March 2018

Iowa College Aid was invited to be a “Funder Community of Practice” through the Collective Impact Foundation, joining agencies like the Annie E. Casey Foundation, Bill and Melinda Gates Foundation and others who provide grant funding to communities using the Collective Impact Framework.

April 2018

Iowa College Aid staff and LCAN representatives attended the national Collective Impact convening in Austin, Texas.

May 2018

LCAN coordinators and leaders from across the state convened in Des Moines to network and develop their knowledge of the Collective Impact process. The all-day convening was the first in a series to be facilitated by Iowa College Aid staff.



Hampton Mission Possible: A brighter future for her family

“I felt like I could do anything in this life.” That’s how Susana Calles felt when she earned her welding certificate this past spring.

As a mom of five, Susana wanted a career that could give her family a better future. “But I was a single parent, and my children were young,” she says. “With all of that weighing on my shoulders, I didn’t think I could do it, and I didn’t have the money to do it.”

Susana turned to Hampton Mission Possible, the Franklin County LCAN, for help with her English skills and with finding a certification program. Soon she was enrolled in evening classes at North Iowa Area Community College’s Production Welding program.

“I would arrive home to my little ones waiting to hug me, and they would ask what had I done at school,” Susana says. “We would talk about it, and they would tell me how happy they were for me. ... I feel very happy, and my future will be much better because I have learned a skill for my work. Thank you, Mission Possible, for your continued support and for helping me connect with area partners to make this happen!”



*Susana Calles,
certified welder*



College Decision Day assembly at Perry High School

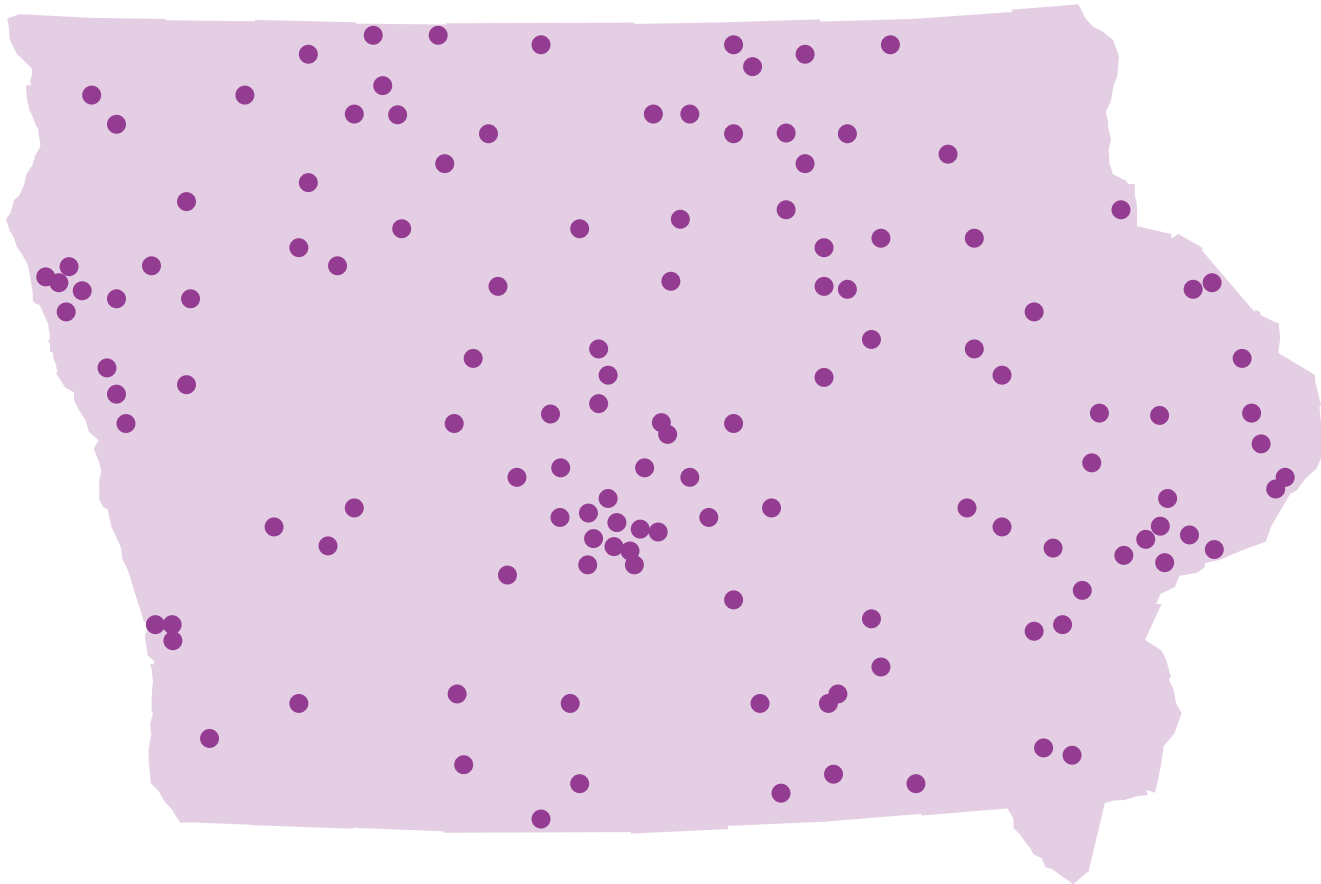


Governor Kim Reynolds' FAFSA news conference at Saydel High School



College Decision Day decorations at Clarke Community High School

Course to College is a set of school-based initiatives that guide students and families through the college-going process. Components are Early College Awareness, College Application Campaign, FAFSA Completion Initiative, College Decision Day and Summer Transition. Early College Awareness and Summer Transition were in development in 2017–18 and will become fully integrated in Course to College in 2018–19.



2017–18 in review

College Application Campaign

Ninety-three high schools registered for this fall 2017 effort to help high school seniors, especially those from underserved populations, navigate the college admissions process. Many held in-school events to ensure students applied to at least one college.

FAFSA Completion Initiative

Iowa Governor Kim Reynolds held a news conference at Saydel High School in September 2017 to promote FAFSA completion. Throughout the fall, 141 schools signed up to receive targeted data that allowed them to identify and assist seniors who had not completed a FAFSA. Iowa College Aid provided this student-specific information through partnerships with the U.S. Department of Education, the Iowa Department of Education, Area Education Agencies and schools.

College Decision Day

Thirty-six school and community events were held around Iowa throughout spring 2018 to recognize high school seniors' college and career plans and to inspire underclassmen to continue their education beyond high school. These events were scheduled on or around May 1 to coincide with the date most seniors must inform a college of their plans to enroll.



Course to College in Osceola: Individual guidance for students

“Where do I start?”

“What do I need to do?”

Jennifer Scott, School Counselor at Clarke Community High School, says those are the most common questions she hears from college-bound students.

“I think their biggest barrier is getting enough individual attention to navigate the college-going process,” she says. Jennifer uses all five components of Course to College (Early Awareness, College Application Campaign, FAFSA Completion Initiative, College Decision Day and Summer Transition) to break down that barrier.

“For College Decision Day, I made posters for every senior and put them on the outside of their locker with a balloon,” she says. “The poster had their picture, chosen major and postsecondary institution, and their intended career. Everyone including staff, underclassmen and the Class of 2018 loved seeing what plans each senior had after high school.”

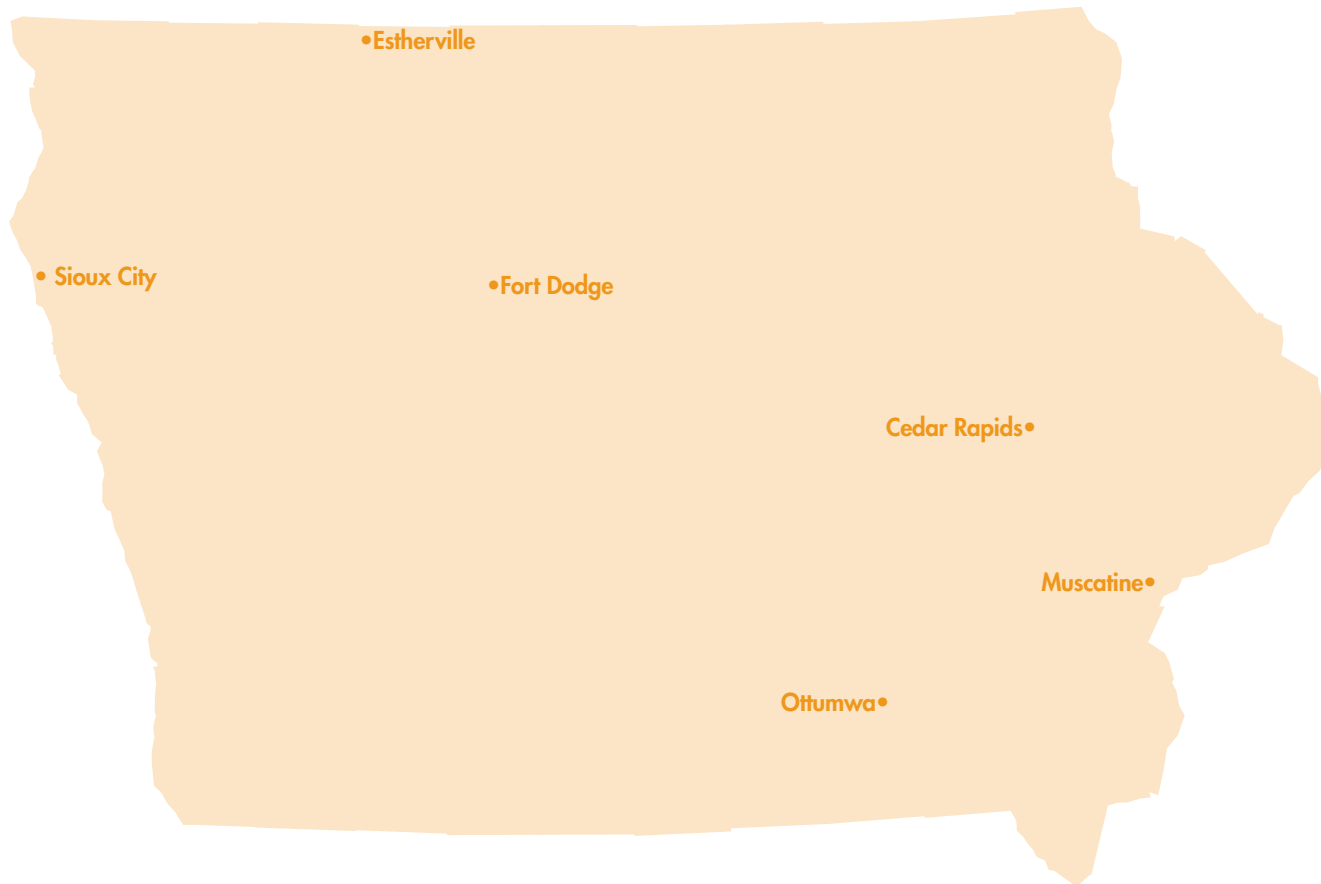
Understanding that students might be headed in many different directions after high school, Jennifer has created Web-based documents where they can identify their pathways and find to-do lists to get started. Options include college, military and on-the-job training. “I wish all students knew that no matter their abilities and circumstances, there is something for them, too,” Jennifer says. “There are options at colleges for skilled trade training all the way to professional degrees.”



*Jennifer Scott, School
Counselor at Clarke
Community High School*

COURSE TO COLLEGE CORPS

Through Course to College Corps, Iowa College Aid placed AmeriCorps State and VISTA members in communities and schools to implement or build college access programming. The program focuses on low-income college-intending students, providing one-on-one assistance for tasks such as FAFSA completion and college selection, as well as capacity building within the high schools. By the end of the academic year: 460 students had at least one interaction with a Corps member; 165 students had two or more interactions; 194 students spent 60 minutes or more with a Corps member; 238 students completed the FAFSA; 62 students received group text messages; and 397 students took part in activities to prevent summer melt.



2017–18 in review

October 2017

Ten Course to College Corps members began work in Cedar Rapids, Estherville, Ottumwa, Muscatine and Sioux City. Two additional members began work in Fort Dodge in December and in Cedar Rapids in March.

February–March 2018

Iowa College Aid staff conducted site visits to the six Course to College Corps host sites.

March–June 2018

Corps members collaborated with Course to College staff to draft Early Awareness toolkits on subjects such as College Fit and Match, College 101 and Getting Into College.

May 2018

Corps members prepared to launch a Summer Transition Texting Campaign to reduce summer melt rates.

Iowa College Aid continued its partnership with the Southern Regional Education Board to bring Go Alliance Academy courses to Iowa school counselors in FY 2018. The program, established in 2016, provided professional development opportunities to help counselors guide students along postsecondary pathways. Enrollment numbers were strong, but participants increasingly indicated that Iowa-specific content would be beneficial. As a result, Iowa College Aid staff and the Go Alliance Academy Advisory Council agreed to develop an entirely new program to meet the needs of Iowa educators. In early 2018, Iowa College Aid began planning to launch an RFP process for course development of a new initiative to replace Go Alliance Academy, to be called the Iowa College & Career Readiness Academy. The contract to develop a suite of five core courses was awarded in June 2018, with launch scheduled for fall 2018.

2017-18 in review

Courses offered

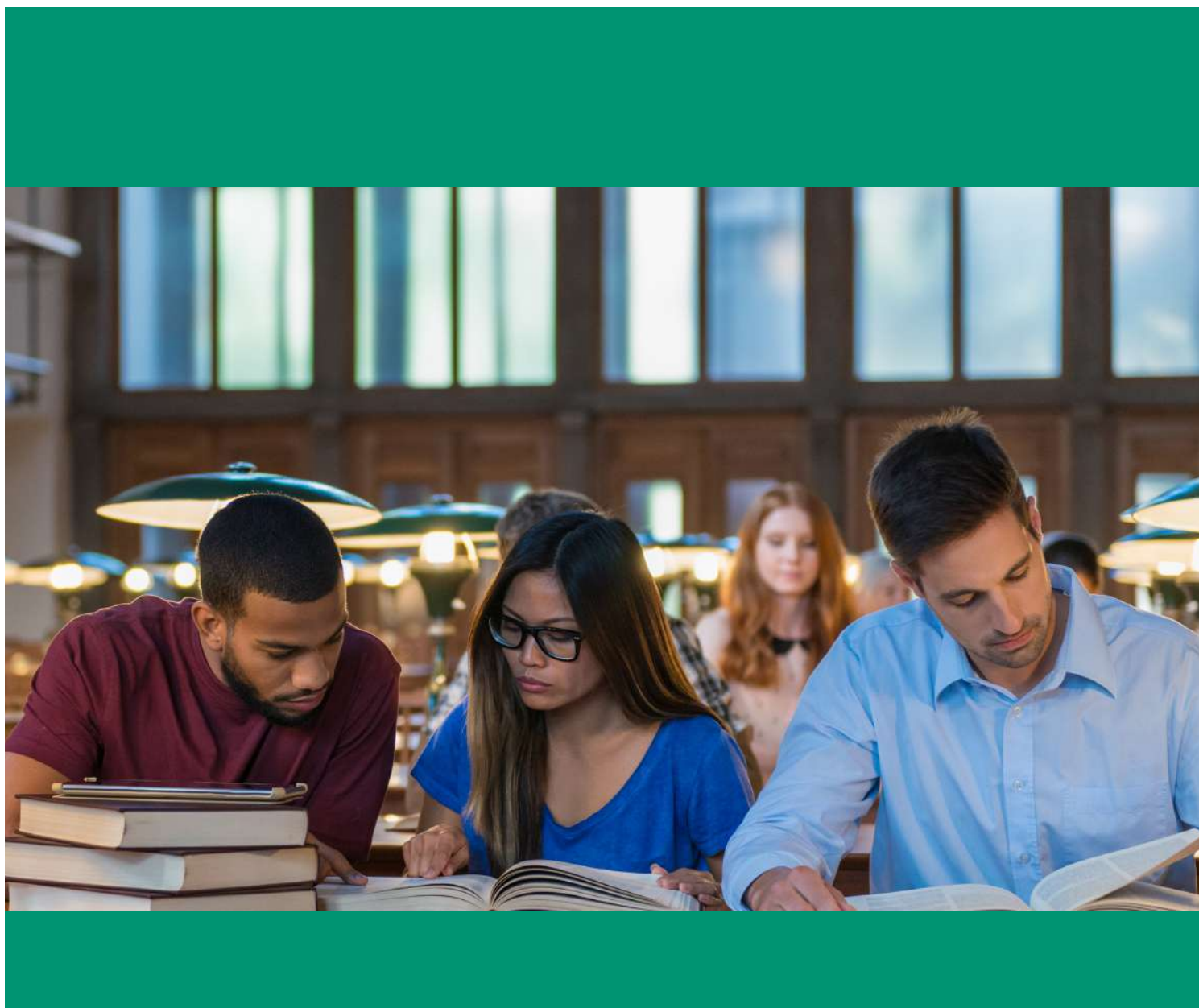
- Building a College-Going Culture for All Students
- College, Career and Academic Planning
- Financial Aid and College Applications
- Maximizing Counselor Impact: Module for Administrators

Participant numbers












- More than 150 professionals took at least one course.
- 40 took three courses to earn a College Access Professional certificate.

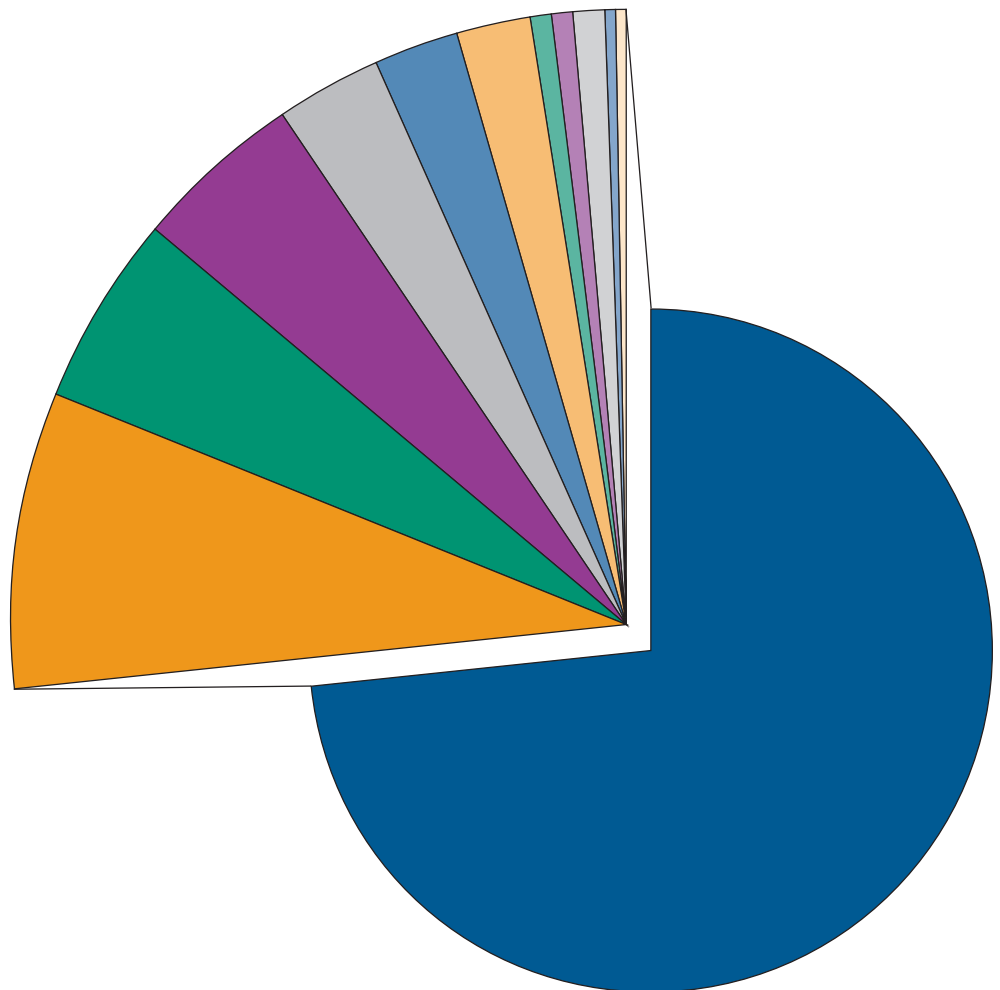


GRANTS & SCHOLARSHIPS



FY 2018 State Appropriations: \$63,482,572

-  Iowa Tuition Grant Not-for-Profit
\$46,630,951
-  Skilled Workforce Shortage Tuition
Grant (Kibbie Grant) \$5,000,000
-  Iowa National Guard Educational
Assistance Program \$3,100,000
-  All Iowa Opportunity Scholarship
\$2,840,854
-  Iowa Vocational-Technical Tuition
Grant \$1,750,185
-  Iowa Tuition Grant For-Profit
\$1,500,000
-  Rural Iowa Primary Care Loan
Repayment \$1,124,502
-  Health Professional Recruitment
Program \$400,973
-  Teach Iowa Scholar \$400,000
-  Registered Nurse & Nurse Educator
Loan Forgiveness \$200,000
-  Iowa Teacher Shortage Loan
Forgiveness \$105,828



Scholarship & Grant Reserve Fund

Iowa College Aid administers the Scholarship and Grant Reserve Fund authorized in Iowa Code Section 261.20. Iowa Code requires that the Reserve Fund be used “to alleviate a current fiscal year shortfall in appropriations for scholarship or tuition grant programs that have the same nature as the programs for which the monies were originally appropriated.” Monies in this fund do not revert to the State unless the funds exceed the maximum allowed balance, which is equal to 1 percent of the funds appropriated to the Iowa Tuition Grant and Iowa Vocational-Technical Tuition Grant Programs.

Balance on June 30, 2017: \$336,494.00

Balance on June 30, 2018: \$498,811.36

IOWA TUITION GRANT

The Iowa Tuition Grant provides need-based assistance to eligible Iowa residents attending Iowa's private colleges and universities. Grants cover up to eight semesters of full-time undergraduate study. The statutory maximum award is \$6,000, although the maximum for an academic year may be less depending on available funds and the number of eligible students. With the discontinuation of the Iowa Barber and Cosmetology Arts and Sciences Tuition Grant, students at cosmetology schools became eligible for the For-Profit Iowa Tuition Grant in 2017–18. The average award in FY 2018 was 16.0 percent of the average published tuition and fees for students attending not-for-profit colleges or universities and 5.4 percent for students attending for-profit colleges or universities.

Not-for-Profit

Appropriations:	Applicants:	Unduplicated recipients:	Average award:	Total awards:
\$46,630,951	32,791*	10,065	\$4,602	\$46,322,681

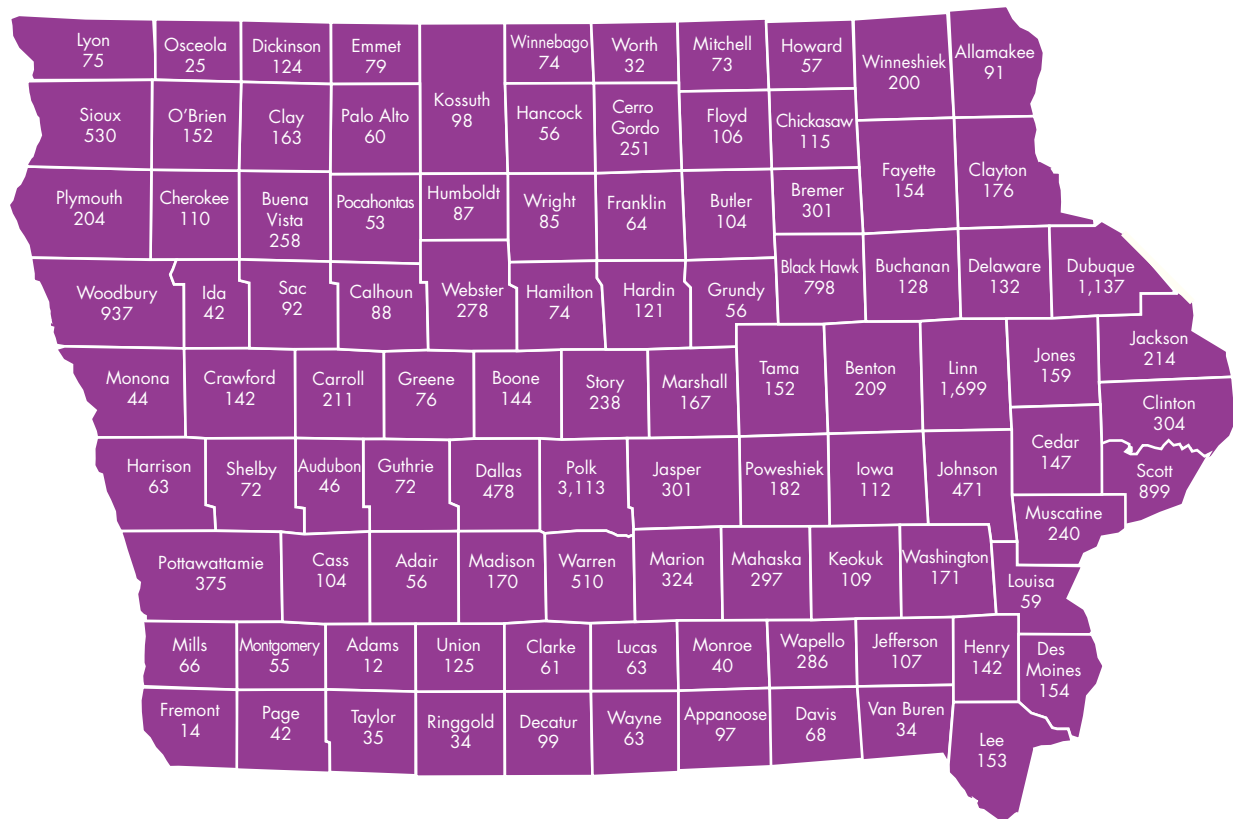
* Number of Iowa residents who filed a FAFSA and listed an Iowa not-for-profit institution

For-Profit

Appropriations:	Applicants:	Unduplicated recipients:	Average award:	Total awards:
\$1,500,000	7,413**	1,398	\$900	\$1,258,196

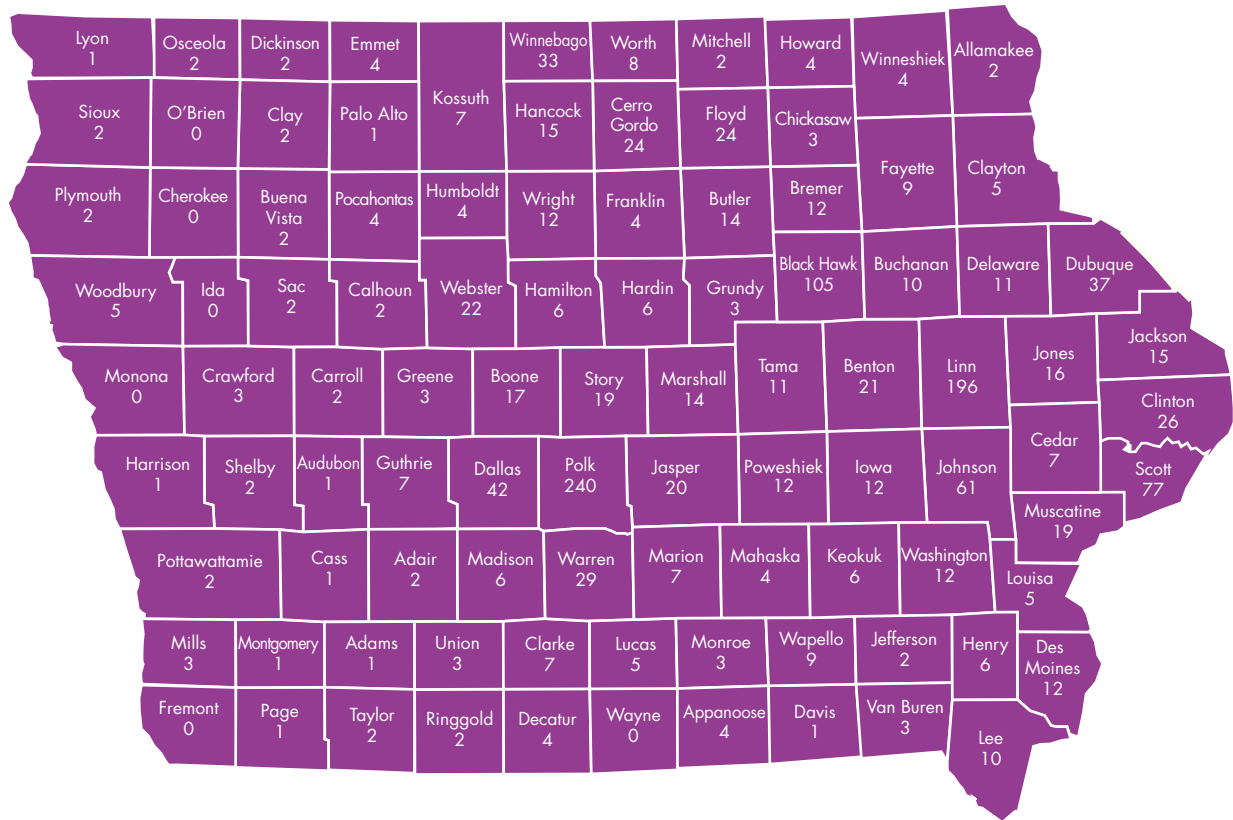
** Number of Iowa residents who filed a FAFSA and listed an Iowa for-profit institution

Iowa Tuition Grants, Not-for-Profit, by County of Residence



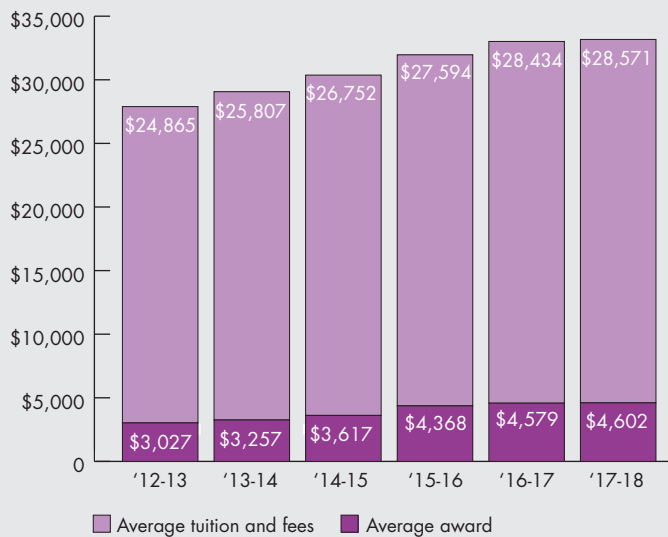
Iowa Tuition Grant (continued)

Iowa Tuition Grants, For-Profit, by County of Residence

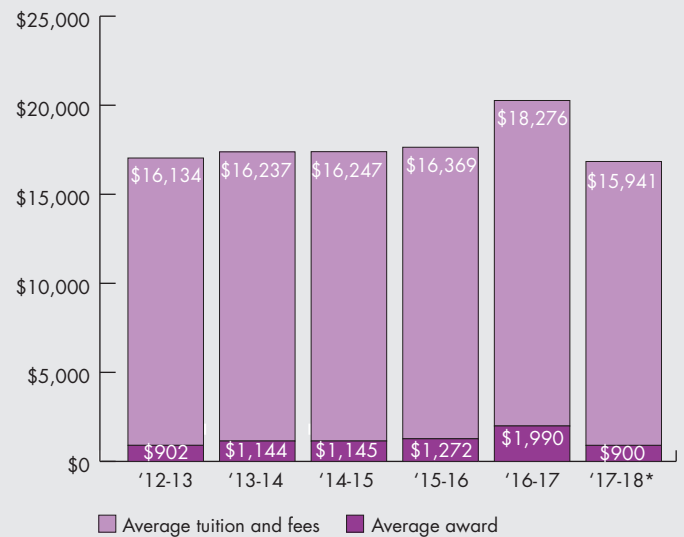


Average Iowa Tuition Grant Award Compared to Average Tuition and Fees

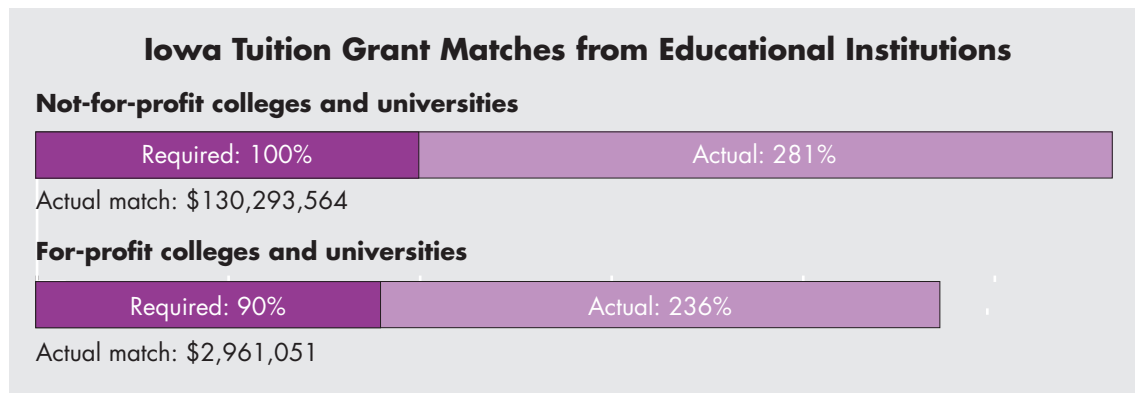
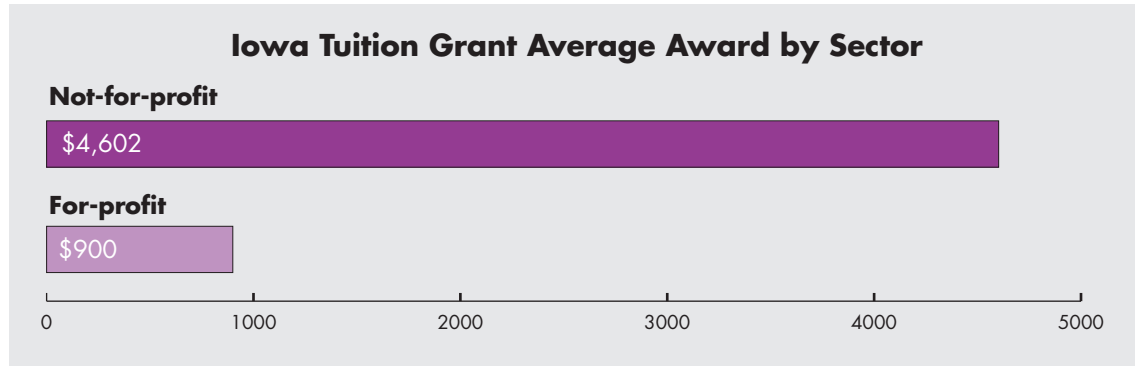
Not-for-Profit



For-Profit



* The pool of for-profit institutions eligible for the Iowa Tuition Grant changed in 2017–18 with the addition of barber and cosmetology schools.



WORKFORCE SHORTAGE GRANTS

Workforce shortage grants target students at Iowa community colleges who are enrolled in career or technical education programs in areas with high workforce demand.

Skilled Workforce Shortage Grant (Kibbie Grant)

The Skilled Workforce Shortage Grant, known as the Kibbie Grant to honor former Iowa Senate President Jack Kibbie, provides need-based financial assistance to Iowa residents enrolled in high-demand career programs at Iowa community colleges. Grants for full-time students are designed to cover one-half of the average tuition and fees and can be adjusted based on financial need and funding available. Kibbie Grants are awarded in conjunction with federal Pell Grants and Iowa Vocational-Technical Tuition Grants. The average award in FY 2018 was approximately 22.6 percent of the average tuition and fees for students attending community colleges in Iowa.

Appropriations:	Applicants:	Unduplicated recipients:	Average award:	Total awards:
\$5,000,000	31,755	4,453	\$1,151	\$5,127,347

* Number of Iowa residents who filed a FAFSA and listed an Iowa community college with an eligible program code

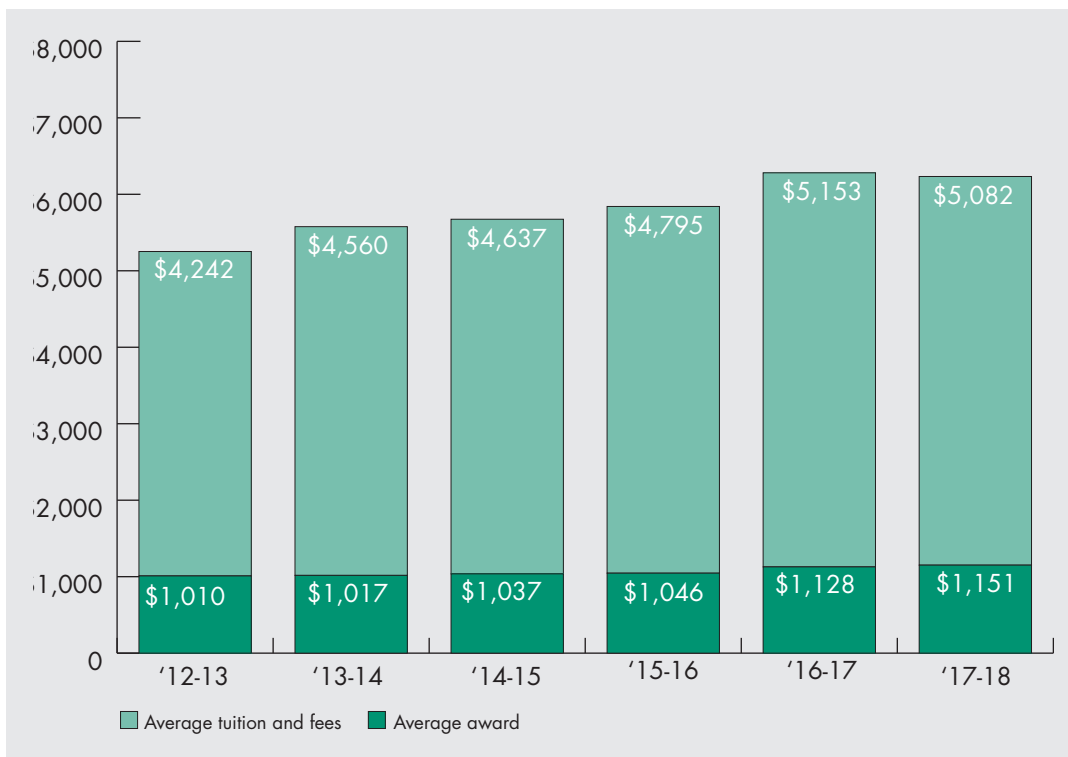
Kibbie Grant Recipients' Programs of Study

Program of study	Number of recipients*	Percentage of total recipients
Nursing and allied health	1,937	43.5%
Information technology/business programs	761	17.1%
Miscellaneous	576	12.9%
Advanced manufacturing/industrial technology programs	501	11.3%
Transportation and logistics programs	439	9.9%
Construction and building trades	227	5.1%
Biotechnology programs	12	0.3%

* Reflects number of unduplicated Kibbie Grant recipients and corresponding expenditures by program of study. Recipients and expenditures are associated to program of study tied to each recipient's first Kibbie Grant in 2017–18.

Workforce Shortage Grants (continued)

Average Kibbie Grant Award Compared to Average Tuition and Fees at Iowa Community Colleges



Iowa Vocational-Technical Tuition Grant

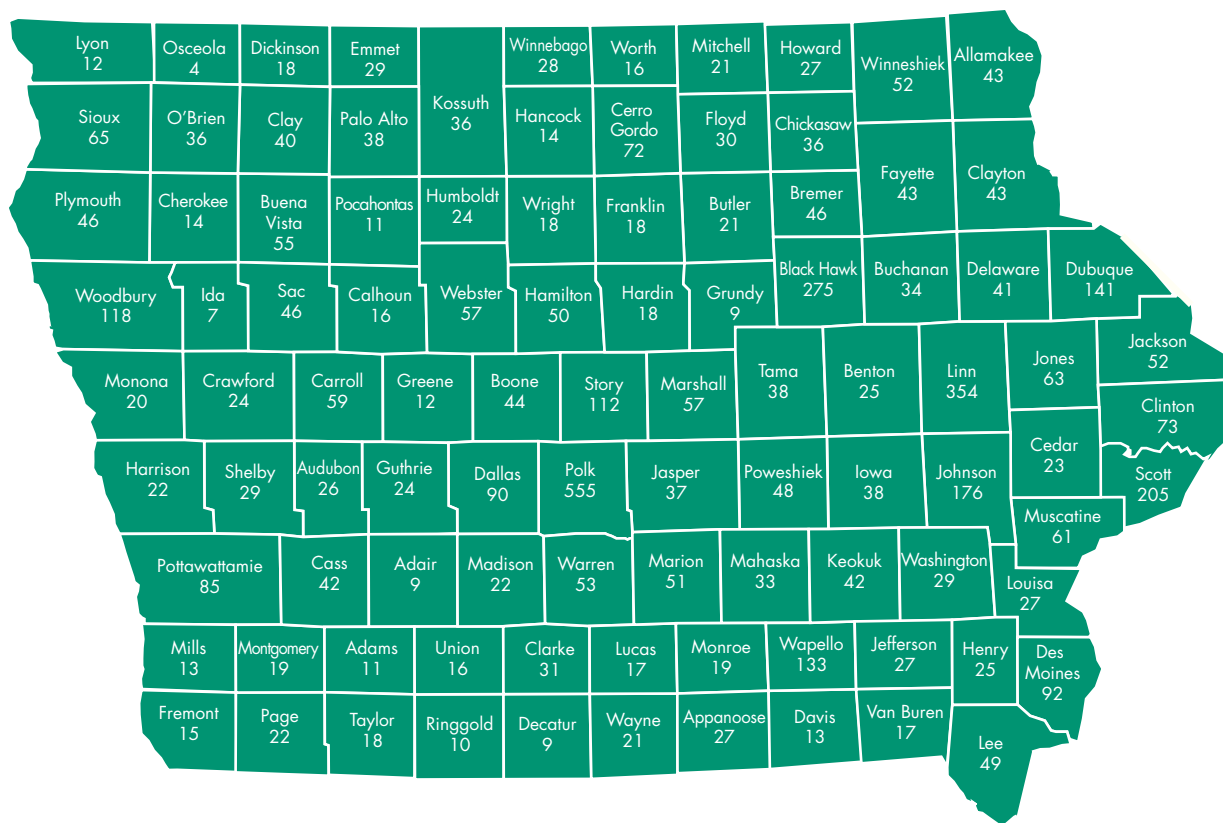
The Iowa Vocational-Technical Tuition Grant assists students enrolled in career programs at Iowa's community colleges. The program encourages students to study in programs critical to economic growth in Iowa. The maximum award is based on a tiered system, with the goal of covering tuition, fees and books in combination with federal Pell Grant funds and the Expected Family Contribution. The average award in FY 2018 was about 12.9 percent of the average published tuition for students attending community college in Iowa. About 61 percent of all Iowa Vocational-Technical Tuition Grant recipients in FY 2018 also received financial assistance through other state-funded programs. More than half of Vocational-Technical Tuition Grant recipients also received a Kibbie Grant.

Appropriations:	Applicants:	Unduplicated recipients:	Average award:	Total awards:
\$1,750,185	31,755*	2,660	\$656	\$1,746,453

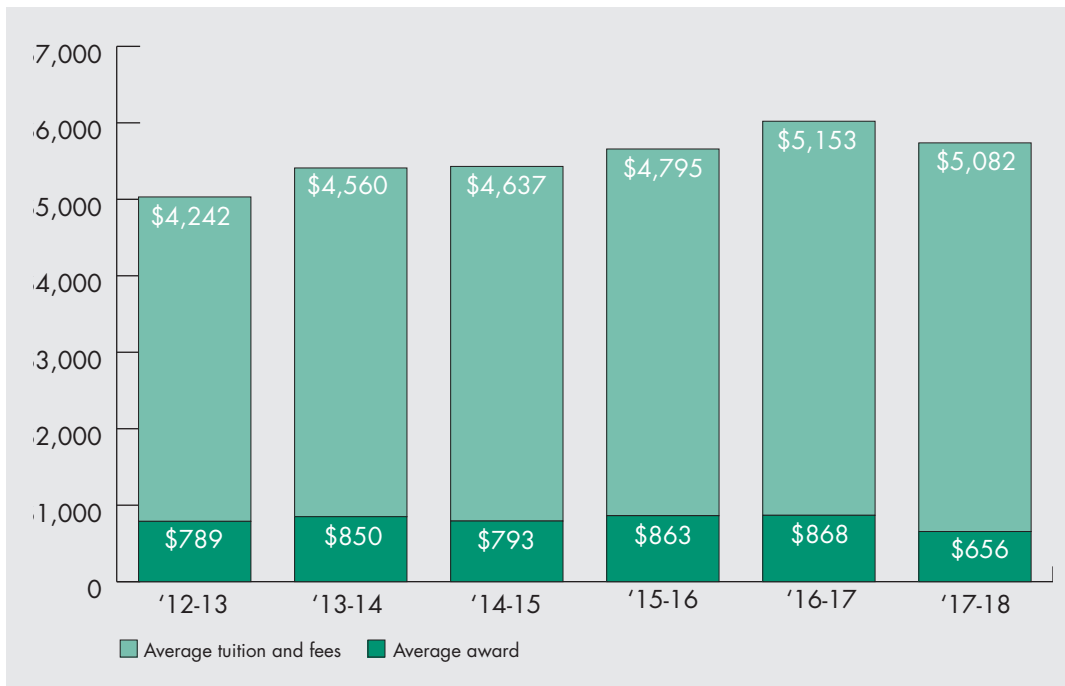
* Number of Iowa residents who filed a FAFSA and listed an Iowa community college with an eligible program code

Workforce Shortage Grants (continued)

Iowa Vocational-Technical Tuition Grants by County of Residence



Average Iowa Vocational-Technical Tuition Grant Award Compared to Average Tuition and Fees at Iowa Community Colleges



ALL IOWA OPPORTUNITY SCHOLARSHIP

The All Iowa Opportunity Scholarship provides financial assistance to students at risk of not pursuing higher education because of social and financial barriers. The award may not exceed the average resident tuition and fee rate established by the Iowa Board of Regents for the award year. To be eligible, a student must be an Iowa resident and enroll in an Iowa college or university as a first-time college freshman within two academic years of graduating from an Iowa high school. Priority is given to applicants who participated in certain federal TRIO programs, graduated from alternative high schools or alternative high school programs, or participated in the Federal GEAR UP Grant program in Iowa. With the discontinuation of the All Iowa Opportunity Foster Care Grant, priority for the All Iowa Opportunity Scholarship now goes to former foster care youth. Priority has also been granted to the surviving children of peace officers killed in the line of duty.

Appropriations:
\$2,840,854

Applicants:
14,069

Unduplicated recipients:
598

Average award:
\$3,786

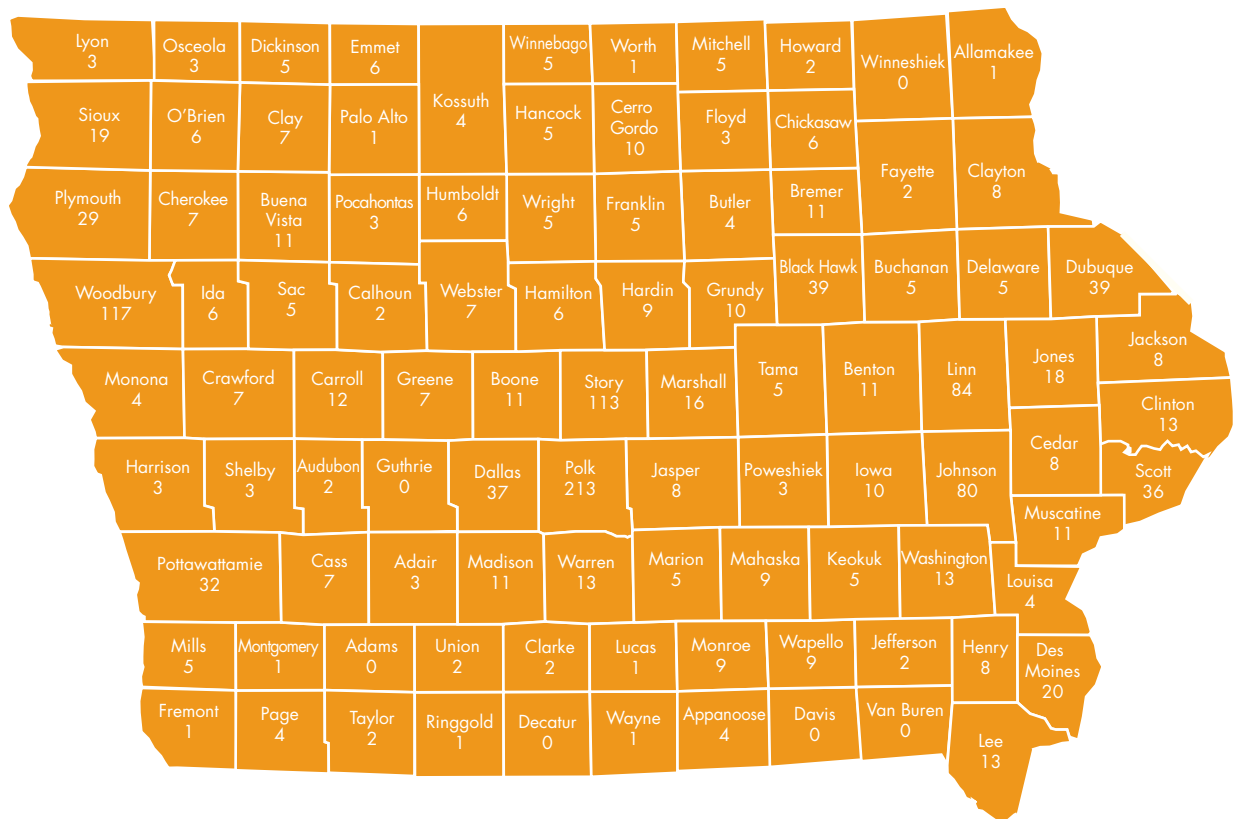
Total awards:
\$2,263,950



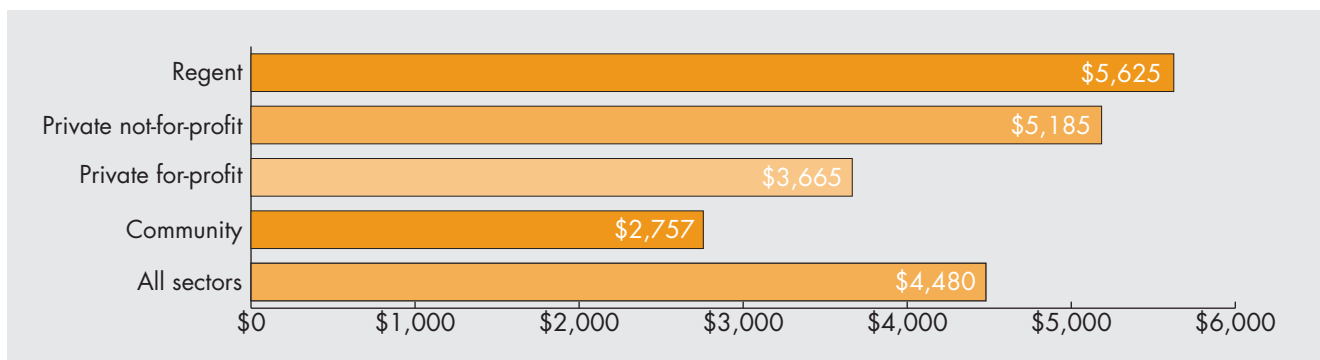
The Iowa National Guard Educational Assistance Program (NGEAP) provides annual awards to members of Iowa Air and Army National Guard units to cover the costs of attending undergraduate programs at Iowa colleges and universities. The Iowa Adjutant General determines eligibility. The maximum award cannot exceed the average tuition rate at Iowa's Regent Universities.

Appropriations: \$3,100,000	Applicants: 1,314	Unduplicated recipients: 844	Average award: \$4,543	Total awards: \$3,834,596
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NGEAP by County of Residence



Average NGEAP Award by Sector



EDUCATION & TRAINING VOUCHER (FEDERAL)

Created in 2002, the Education and Training Voucher (ETV) program is funded by the U.S. Department of Health and Human Services to assist former foster care youth with expenses for higher education and job training. Eligible students may receive up to \$5,000 per year for up to five years or until age 23. Awards are sent directly to the college or university and can be used to pay for tuition, fees, books, supplies, room and board, transportation and living expenses. ETV funds can be combined with other grants and scholarships to minimize the need for student loans. Priority for funding is given to undergraduate students. If funding remains available after July 1, graduate level applicants may be awarded in date-received order.

Appropriations: \$589,271	Applicants: 483	Unduplicated recipients: 171	Average award: \$3,547	Total awards: \$606,457
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Recipients of the Education and Training Voucher Program in FY 2018 also received awards through the following programs:

All Iowa Opportunity Scholarship	124
Iowa Tuition Grant	23
Skilled Workforce Shortage Grant (Kibbie Grant)	18
GEAR UP Iowa Scholarship	3



BRANSTAD STATE FAIR SCHOLARSHIP

The Governor Terry E. Branstad Iowa State Fair Scholarship recognizes outstanding Iowa high school seniors who have strong academic and leadership credentials and have actively participated in the Iowa State Fair. The scholarship funds up to 10 awards not to exceed \$5,000 per award. Scholarships are awarded for the recipient's first year at an Iowa college or university and cannot exceed financial need.

Applicants:
103

Unduplicated recipients:
4

Average award:
\$2,750

Total awards:
\$11,000



State Fair scholarship: Two dreams fulfilled at once

Finding out she had won the Governor Terry E. Branstad Iowa State Fair Scholarship was naturally an exciting moment for Jessica Schmitt. But it might have been topped by the moment she realized she would receive the award from its namesake, who now serves as U.S. Ambassador to China.

"It's always been a dream of mine to meet Ambassador Branstad," she says. "My dad met him a long time ago, during one of his first years in office, and my sister met him when she was Iowa Dairy Princess. I kept thinking, 'When is it going to be my turn?' Even on the drive to Des Moines I was wondering if he'd be there, but I knew he had to be busy with work in China." Seeing Branstad on the fair stage waiting for the presentation made the day even more special for Jessica and her family.

Jessica graduated from Turkey Valley Junior-Senior High School and is double-majoring in dairy science and agricultural communications at Iowa State University. This award will reduce the number of hours she'll need to work and, she hopes, eliminate the need for student loans.

Jessica wasn't sure she'd qualify for the State Fair scholarship because she started showing cattle at age 14—later than many participants. "Then I looked through the application," she says. "I realized they wanted people who truly love the State Fair and worked hard to get there. That's me. The State Fair means so much to me."

And now she has one more fantastic fair memory.



*Jessica Schmitt and former
Iowa Governor Terry Branstad*

GEAR UP IOWA SCHOLARSHIP (FEDERAL + MATCH)



The GEAR UP Iowa Scholarship is awarded to students in the first GEAR UP Iowa cohort (high school graduating class of 2014). For more information about GEAR UP Iowa, see page 18.

Applicants: 1,861	Unduplicated recipients: 1,391	Average award: \$1,764	Total awards: \$2,454,240
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Where FY 2018 GEAR UP Iowa Scholarship recipients were enrolled:

Regent universities in Iowa	593
Private colleges and universities in Iowa	269
Iowa community colleges	349
Barber or cosmetology schools in Iowa	1
Out-of-state colleges or universities	196



GEAR UP Iowa Scholarship: Ready to guide others toward college

GEAR UP Iowa didn't just steer Kpandi Lumeh toward college—it guided her field of study, too. "My experience with my GEAR UP coaches and other mentors along the way influenced me into pursuing a higher ed degree," she says.

A 2014 graduate of Des Moines East High School, Kpandi earned a bachelor's degree in psychology before enrolling in the student affairs and higher education master's program at Miami University. "Once I finish my masters, I would like to work for a few years, preferably internationally, and then obtain my Ph.D. in counseling psychology," she says.

Kpandi says she's grateful for the assistance of her GEAR UP advisors in preparing for college and then applying for admission and financial aid. She found college visits especially helpful as she navigated the process.

One of Kpandi's big lessons from GEAR UP Iowa is one she hopes the new cohort will learn: "This is cliché, but you can do it! Not only do you belong in a college space, but you also deserve to be there."



*Kpandi Lumeh,
GEAR UP Iowa 1.0 alum*



GEAR UP Iowa Scholarship: Motivation is as important as money

The GEAR UP Iowa Scholarship didn't just help Emily Barske pay for her college education. "Giving a scholarship helps students realize they are worth being invested in, which serves as motivation to continue to seek out more opportunities," she says. "It's more than just the one scholarship. It's a chance to show students that if they put in the effort, they can get their education funded."

Emily graduated from Marshalltown High School, then from Iowa State University. She now works as news editor for the Marshalltown Times-Republican and recently returned to Marshalltown High for an assembly celebrating GEAR UP Iowa. She told current students about her experience studying journalism with Pulitzer Prize-winning professors at Iowa State and about how much the renewable GEAR UP Iowa Scholarship helped her.

Emily plans to continue working in journalism and would like to eventually earn a masters degree so that she can teach at the college level. Even as she looks forward, she looks back and appreciates the support she got from GEAR UP. "GEAR UP Iowa made me look at colleges I probably wouldn't have if I wasn't a part of the program," she says. "That helped me keep my options more open."



*Emily Barske,
GEAR UP Iowa 1.0 alum*



REPAYMENT PROGRAMS (FOR WORKING ADULTS)

Loan repayment and incentive programs encourage college students and graduates to enter and continue to work in designated high-need careers. These programs help reduce student loan debt while allowing Iowans to pursue their career goals. They also help address Iowa’s future workforce needs by encouraging college-educated workers to remain in the state. Some programs make payments directly to the recipient’s student loan servicer to reduce the balance owed, while others provide the option of an income bonus for eligible recipients who meet specified criteria.

Rural Iowa Primary Care Loan Repayment

The Rural Iowa Primary Care Loan Repayment Program was established to address critical doctor shortages in rural Iowa communities. The program provides loan repayment incentives to individuals who practice in specified locations for up to five years. Applicants must attend either the Des Moines University of Osteopathic Medicine or the University of Iowa Carver College of Medicine, be enrolled full-time in a program leading to a doctor of medicine or a doctor of osteopathy degree, receive a recommendation from their college and agree to work for a minimum of five consecutive years in an eligible service commitment area following completion of residency. An eligible service commitment area is any Iowa city with a population of less than 26,000 located more than 20 miles from a city with a population of at least 50,000. This award is paid in five increments toward outstanding Federal Subsidized Stafford, Unsubsidized Stafford, Graduate PLUS and Perkins Loan balances at the end of each 12-month employment period. Service commitment areas must provide a \$20,000 matching contribution to a trust fund held by the State of Iowa that will fund future awards.

Appropriations:	Unduplicated recipients:	Average award:	Total awards:
\$1,124,502	12	\$185,461	\$2,225,534

Health Professional Recruitment

The Health Professional Recruitment Program was established to increase the number of osteopathic doctors, physician assistants, podiatrists and physical therapists practicing in high-need communities in Iowa. The program provides loan repayment benefits to Des Moines University graduates who practice in specified locations for up to four years. Preference is given to Iowa residents and communities of 10,000 or less that are located in a federally designated Health Professional Shortage Area or a Governor’s Designated Rural Health Clinic county. The maximum award is \$50,000, which is paid in four increments toward outstanding Federal Stafford Loan and Grad PLUS Loan balances at the end of each 12-month employment period. The state-funded award must be matched, dollar for dollar, by the local community or hospital in need of health care providers.

Appropriations:	Unduplicated recipients:	Average award:	Total awards:
\$400,973	10	\$26,800	\$268,000

Repayment Programs (continued)

Teach Iowa Scholar

The Teach Iowa Scholar Program provides qualified Iowa teachers with awards for teaching in designated shortage areas in Iowa for up to five years. Applicants must have graduated in the top 25 percent academically of their teacher preparation programs; be employed full-time in designated shortage areas at Iowa school districts, area education agencies, charter schools or accredited nonpublic schools recognized and approved by the Iowa Department of Education; and have Iowa teaching licenses and endorsements in their shortage areas. Awards from the Teach Iowa Scholar Program can be paid toward an outstanding student loan balance or can be paid directly to the teacher as an income supplement. Teachers can receive payments for five years as long as they continue to teach in shortage areas.

Appropriations: \$400,000	Applicants: 476	Unduplicated recipients: 165	Average award: \$3,994	Total awards: \$659,000
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FY 2018 Teach Iowa Scholar recipients were employed in Iowa as teachers in the following subject areas:

Agriculture	4	Instructional strategist I (5–12)	9
All science	2	Instructional strategist I (K–8)	27
Biology	8	Instructional strategist II BD-LD	8
Chemistry	3	Instructional strategist II MD	9
Deaf or hard of hearing	1	Mathematics	23
Early childhood pre-K	2	Middle school	7
Early childhood special education	3	Professional school counselor	20
English as a Second Language	8	Special education (pre-K–3)	5
Family and consumer science	6	Teacher librarian	5
Foreign language	5	Talented and gifted	6
Industrial technology	3	Visually impaired	1

Repayment Programs (continued)

Registered Nurse & Nurse Educator Loan Forgiveness

The Iowa Registered Nurse and Nurse Educator Loan Forgiveness Program provides Federal Stafford Loan repayment assistance to registered nurses employed in Iowa and nurse educators teaching at eligible Iowa colleges and universities. Up to 20 percent of a borrower's total Federal Stafford Loan balance may be forgiven each year for up to five consecutive years. The maximum annual award may not exceed the average resident tuition rate established by the Iowa Board of Regents for the first year following the recipient's college graduation. Nurse educator applicants are given priority.

Appropriations:	Applicants:	Unduplicated recipients:	Average award:	Total awards:
\$200,000	324	21	\$2,759	\$57,946

Iowa Teacher Shortage Loan Forgiveness

The Iowa Teacher Shortage Loan Forgiveness Program provides Federal Stafford and Consolidation Loan repayment assistance to teachers serving in high-need positions in Iowa's elementary and secondary schools. Up to 20 percent of a borrower's total Federal Stafford or Consolidation Loan balance may be forgiven each year for up to five consecutive years. The maximum annual award may not exceed the average resident tuition rate established by the Iowa Board of Regents for the first year following the recipient's college graduation. Teachers must teach in instructional positions in one of the shortage areas defined by the Iowa Department of Education. Principal, early childhood and administrative positions are not eligible.

Appropriations:	Applicants:	Unduplicated recipients:	Average award:	Total awards:
\$105,828	97*	96	\$4,643	\$445,710

* Renewal applications only.

John R. Justice Student Loan Repayment (FEDERAL)

The federally funded John R. Justice Student Loan Repayment Program provides loan repayment awards to public prosecutors and defenders employed in Iowa who agree to remain in their positions for three years. Renewal is contingent on funding, employment and completion of renewal applications. Applicants must be licensed to practice law and employed full-time. Eligible debt includes Federal Subsidized Stafford loans, Federal Unsubsidized Stafford loans, Federal Perkins loans, Federal Graduate PLUS loans and Federal Consolidation loans (excluding those used to repay Federal Parent PLUS Loans).

Appropriations:	Applicants:	Unduplicated recipients:	Average award:	Total awards:
\$36,585	7	7	\$5,226	\$36,585

Iowa Teacher Shortage Forgivable Loan Program

The Iowa Teacher Shortage Forgivable Loan Program was created in 1999 to provide an incentive for Iowans to become teachers in high-need positions in Iowa’s elementary and secondary schools. Since the program began in 1999, through its end in 2008, a total of 2,180 students were awarded forgivable loans and 1,143 qualified teachers received over \$5 million in loan forgiveness.

	# of recipients	Dollar amount
Students in school	2	\$9,088.48
Currently in deferment/forbearance	1	\$1,514.09
Fulfilled/fulfilling teaching obligation	1,146	\$5,356,335
Currently in repayment	62	\$140,982
Repaid	733	\$2,784,990
Other (default, bankruptcy, etc.)	42	\$117,616



ADMINISTRATION





The creation of two new positions in FY 2018 (an Executive Officer 2 and a Statistical Research Analyst 3) doubled the Iowa College Aid Research and Evaluation Team, which continuously evaluates the agency's grants and programs. The team also analyzes data for distribution to the media and the public, maintains a Higher Education Data Center on the agency's website and tracks Iowans along a "student continuum" from FAFSA completion to college graduation.

The team released two studies in FY 2018 assessing the effectiveness of agency programs:

- Eastern Iowa schools taking part in GEAR UP Iowa from 2008 to 2014 saw an increase in college enrollment rates and a substantial reduction in the enrollment gap for low-income schools. The study examined data for more than 17,000 students, both GEAR UP and non-GEAR UP, in the six eastern Iowa counties covered by the Mississippi Bend Area Education Agency. After adjusting for student demographics such as race, sex and income, the study found that college enrollment rates for GEAR UP Iowa students were 3 to 4 percentage points higher. Those numbers represent a decrease by half in the college enrollment gap between students of lower socioeconomic status and higher socioeconomic status. Although the study found that GEAR UP Iowa did not have a significant effect on college persistence, a consistent persistence rate indicates that GEAR UP did not send underprepared students, who would be likely to drop out, to college.
- Iowa community college students who receive financial aid for vocational-technical training are twice as likely to earn credentials as similar students who don't receive the grants. The study looked at students who received the Skilled Workforce Shortage Tuition Grant (Kibbie Grant), the Iowa Vocational-Technical Tuition Grant (IVTG) or a combination of the two. The recipients in the study began community college in 2012–13, the first year the Kibbie Grant was available. The study found that 48 percent of grant recipients had earned a credential by the spring of 2017. Among students who met the same financial and other criteria but did not receive the grants, that figure was 25 percent.



Iowa College Aid regulates postsecondary institutions and other instructional schools under Iowa Code Chapter 261B and ensures financial protections for certain Iowa students under sections of Iowa Code Chapter 714.

Iowa Code Chapter 261B requires certain colleges and universities to be authorized by Iowa College Aid to offer postsecondary programs before they operate in Iowa. Generally, this law applies to out-of-state institutions or corporations and newly created degree-granting institutions that have a presence in Iowa. Iowa College Aid evaluates the suitability of each institution to offer postsecondary programs to Iowa residents and works with registered institutions to maintain compliance. Iowa Code Section 714.18 requires every person, firm, association or corporation that conducts a postsecondary education course in Iowa or solicits the sale of such a course to provide financial protections for its students, regardless of whether the school offers a postsecondary credential. In addition, Section 714.23 prescribes a minimum tuition refund for an Iowa resident who withdraws from a for-profit postsecondary institution that offers a program of more than four months in length that leads to a recognized educational credential. Iowa College Aid works with many instructional schools and postsecondary institutions to ensure that they are in compliance with these provisions of state law. Title 34, Code of Federal Regulations (CFR) Section 600.9(a)(1) describes a state's responsibility to provide a process to review and appropriately act on complaints concerning institutions that are authorized to operate in the state as a condition of the institution's eligibility to participate in federal student aid programs. Iowa College Aid provides that process.

In FY 2018, Iowa College Aid:

- Registered 49 institutions to offer on-campus and distance education to Iowans
- Approved 68 institutions to offer on-campus or distance education under exemptions
- Approved 46 Iowa schools to initiate or renew participation in SARA (State Authorization Reciprocity Agreements)
- Approved 188 schools to operate in Iowa or offer programs/classes to Iowans with evidence of financial responsibility
- Received and vetted 29 student complaints

FINAL FY 2018 OPERATING EXPENSES

	STATE APPROPRIATED PROGRAMS	STATE MANDATED/ UNFUNDED PROGRAMS*	FEDERAL GRANT/ PROGRAMS	FFELP/PLP COLLECTIONS, GREAT LAKES*	TOTALS
FY 2018 Number of Programs	12	7	6	2	27
FY 2018 Appropriation/Grant/Fee Total	65,442,877	11,000	3,076,134	-	68,530,011
FY 2018 FTE	8	8	20	-	36
Personnel	571,408	574,892	1,564,404	20,905	2,731,609
Travel	3,824	6,562	99,638	140	110,164
Supplies, Printing & Binding, Postage	18,871	19,952	71,565	690	111,078
Support—Rent, Communication, Prof/ Outside Service	59,063	59,653	574,766	14,423	707,905
State Legal, Audit, State Reimbursements	11,180	11,978	37,952	409	61,519
Advertising & Publicity	3,371	3,391	11,119	123	18,004
IT Services, Equipment Repair	100,723	101,728	290,627	3,685	496,763
Total Operating Cost	768,440	778,156	2,650,071	40,375	4,237,042
TOTAL EXPENDITURES BY PROGRAM	768,440	778,156	2,650,071	40,375	4,237,042
TOTAL REVENUE BY PROGRAM	429,279	155,392	706,463	2,580,083	3,871,217
NET GAIN (LOSS)	(339,161)	(622,764)	(1,943,608)	2,539,708	(365,825)
Overall % of Total Expense	18.14%	18.37%	62.55%	0.95%	100%

* Great Lakes Higher Education Corp. & Affiliates changed its name to Ascendium Education Group on November 15, 2018



Because College Changes Everything



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